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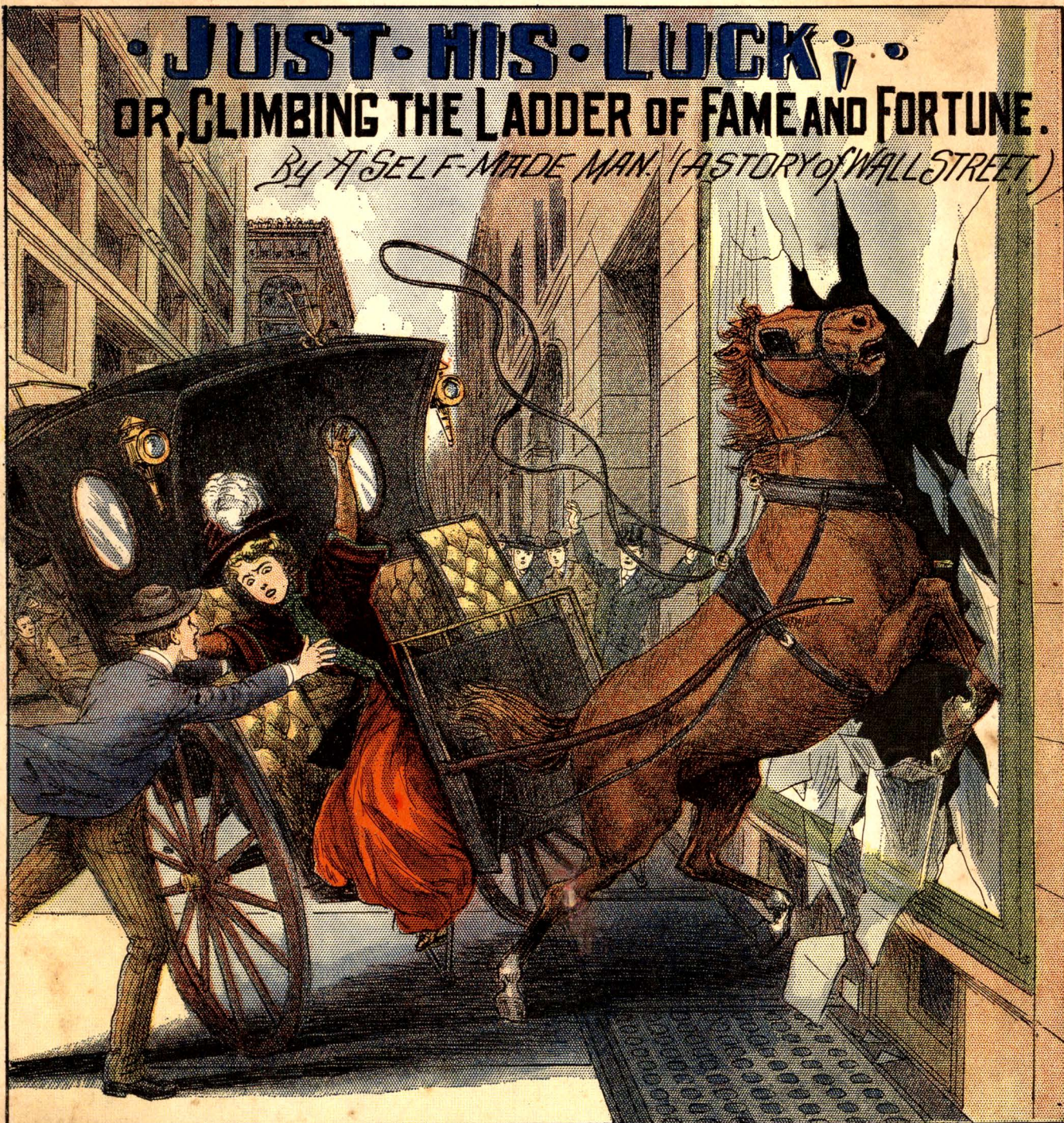
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# FAME AND FORTUNE WEEKLY

STORIES OF BOYS WHO MAKE MONEY.

• JUST HIS LUCK; •  
OR, CLIMBING THE LADDER OF FAME AND FORTUNE.

BY A SELF-MADE MAN. (A STORY OF WALL STREET.)



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# Fame and Fortune Weekly

## STORIES OF BOYS WHO MAKE MONEY

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# JUST HIS LUCK

OR,

## Climbing the Ladder of Fame and Fortune

(A WALL STREET STORY)

By A SELF-MADE MAN

### CHAPTER I.

JACK ASHFORD, NEWSBOY.

"Here boy," said Broker Rand, who had just stepped out of a Broad Street cafe, walking up to a poorly dressed but neat looking lad with a small bundle of daily papers under his arm, "do you want to earn a quarter?"

"Do I? Try me, sir," replied the boy with a pleasant smile.

"What's your name?"

"Jack Ashford, sir."

"You know the Mills Building, I suppose?"

"I know every office building in the district."

"Well, take this letter to Mr. Barry, of Barry & Conant, stock brokers, on the third floor. It is important that he should receive it as soon as possible. There will be an answer most likely. Bring it to me at my office. Here is my card."

"Yes, sir," said the newsboy, taking the card.

"Give the letter to Mr. Barry personally. You had better leave your papers with the bootblack in the cafe."

"Yes, sir," and Jack started for the swinging door of the cafe.

"Hold on. Here is your quarter," said the broker, putting his hand in his pocket.

"You can give it to me when I bring the answer, sir."

The broker nodded carelessly, turned on his heel and hurried off toward Wall Street.

As soon as the boy got rid of his papers he started at a hot pace for the Mills Building.

One of the busy elevators took him up to the third

floor in half a minute, and he was soon in Barry & Conant's office, asking for the senior partner.

"What do you want with Mr. Barry?" asked a dude clerk, regarding Jack with some suspicion, for he did not look like the average messenger.

"I've got a letter for him."

"Who from?"

"Broker George Rand."

"Let me see it."

Jack showed him the envelope, but did not let go of it.

"You're not Rand's messenger."

"No, sir."

"How came he to send you with this note?"

"You'll have to ask him."

"Give it to me and I'll take it in to Mr. Barry."

"Mr. Rand told me to hand the letter to Mr. Barry myself."

"He did, eh? Well, go in there. That's Mr. Barry's private office."

The clerk pointed to a door and walked away.

Jack opened the door and entered a handsomely furnished room, where a smoothly-shaven bald-headed gentleman was seated at a mahogany desk.

"What do you want?" asked Mr. Barry, sharply, as soon as he saw his visitor.

"Are you Mr. Barry?"

"That's my name."

"I've got a letter for you from Mr. Rand," replied Jack politely, laying it on the broker's desk.

Mr. Barry picked it up, broke it open and glanced over the contents.



Then he looked at the boy.

"Did Mr. Rand send this by you?"

"Yes, sir."

"Are you his new messenger?"

"No, sir. I sell papers on the street."

"How came he to send this by you? Were you in his office?"

"No, sir. He came up to me on Broad Street and asked me to carry it to you. He said it was important and that I must deliver it to you in person. He told me to bring an answer, if there was one, to his office."

Broker Barry looked at the boy sharply, then turned to his desk and wrote something on a pad.

He enclosed it in an envelope, addressed it to George Rand and handed it to Jack.

He followed the boy outside and beckoned to his messenger.

"See that boy going out at the door, Thomas?"

"Yes, sir."

"Follow him, and let me know if he goes straight to Broker Rand's office."

"Yes, sir," and the messenger seized his hat and hurried after Jack Ashford.

Jack, unaware that he was being shadowed from Barry & Conant's office, hastened to the Liverpool Building, on Wall Street, as fast as his legs would take him there.

He took the elevator for the second floor, and Mr. Barry's messenger went up in the same cage.

Jack hurried along the corridor till he found Mr. Rand's office.

He opened the door and walked in.

The other boy followed him inside, but as soon as he heard Jack ask for Mr. Rand he turned around and left.

Jack was shown into the broker's private office.

"Here is an answer from Mr. Barry, sir," he said, presenting the envelope to the broker.

Mr. Rand regarded him approvingly.

"I see you were very prompt in carrying my note, Ashford. I believe that's your name."

"Yes, sir."

"I promised you a quarter?"

"Yes, sir."

"Here it is."

"Thank you, sir. I suppose that is all?"

"Wait a moment."

The broker tore open the envelope Jack brought to him and read the note inside.

"I have another note I want you to deliver to Broker Deering, in the Vanderpool Building, in Exchange Place."

"I'll do it, sir."

"I'll give you another quarter."

"No, sir. You've paid me enough already."

The broker regarded him with some attention.

"Where do you live, Ashford?"

"No — Cherry Street."

"With your parents?"

"No, sir. My father and mother are dead. I live with my aunt."

"You seem pretty well educated for a newsboy."

"I attend night school right along."

"How long have you been selling papers?"

"About a year."

"I have seen you frequently, and was rather taken with your face. That is why I intrusted you with that note to Mr. Barry. My messenger was taken suddenly ill and I am without one to-day. I was considering about hiring you to run my errands for the rest of the week if you'd care to undertake the job."

"I'd like it first rate, sir," replied the boy eagerly.

"The only trouble is you're hardly dressed well enough to go around among the offices."

Jack's face fell, and he looked keenly disappointed.

"Haven't you a better suit at home?" added the broker.

"No, sir. This is my best and my worst. It's all I have. I try to keep it in as good shape as possible, but it's bound to wear out the longer I use it. My aunt has a hard job making ends meet, and there seems to be nothing left over for a suit of clothes. I've been trying to do something better than selling papers, but have not been successful in getting anything worth while yet."

"What do you think you're best fitted for?"

"I couldn't tell you, sir."

"What would you like to do?"

"If I could pick my own work I'd like to be a messenger in a broker's office or a bank."

"Indeed," replied Mr. Rand. "How old are you?"

"Sixteen."

"Well, take this letter to Mr. Deering, on the sixth floor of the Vanderpool Building. Come back whether there's an answer or not."

"All right, sir. If the gentleman is out will I leave it?"

"If he's out try and find where he is. If he went to the Exchange, carry the note around to the messengers' entrance and ask one of the attaches to bring him to the rail. Then you can hand him the note."

"Very well, sir."

The broker turned to his desk and Jack started on his errand.

## CHAPTER II.

### JUST HIS LUCK.

As he was passing the corner of Broad and Wall Streets, envelope in hand, somebody grabbed him by the arm.

"Hello, cully! Where are yer rushin' in such a hurry?"

cried a voice that Jack recognized as a bootblack he knew.

"One 'ud t'ink yer wuz a messenger wit' dat envelope in yer fist."

"Hello, Billy," replied Jack. "Don't stop me. I'm in a hurry."

"Where's yer papers?"

"They're in a cafe down the street."

"In a cafe! What dey doin' dere?"

"Waiting till I get back."

"Where yer goin'?"

"I'm carrying a message for a broker to the Vanderpool Building."

"A message for a broker! Oh, crickey! Goin' to shake de paper biz and turn messenger boy?"

"I wish I could, Billy."

"I'll bet yer would. So would I. It's a high-toned job."

"Well, good-bye; I'll see you later," and Jack cut across the street at a run to make up for lost time.



Broker Deering happened to be in his office, and so Jack had no trouble in delivering Mr. Rand's note.

Deering scanned him from hat to shoes in some surprise.

"Are you working for Mr. Rand?" he inquired.

"No, sir. He asked me to bring that note to you, that's all. His regular messenger was taken sick."

"There's no answer," said Deering.

Jack bowed and made his way out of the building.

As he struck the sidewalk he heard an explosion, then shouts and cries, mingled with the rapid thud of a horse's feet and the rattle of wheels.

Glancing up the narrow street toward Broadway he saw a hansom cab, without its driver, dashing toward him.

A stylishly-dressed and pretty girl of perhaps fifteen years was in the cab.

She looked frightened to death, and well she might, for she stood in no small peril of her life.

On the spur of the moment the boy decided to try and stop the runaway.

He sprang into the middle of the thoroughfare and began waving his hat and his arms in the way usually adopted in such emergencies.

The frightened horse, swerving from his course, dashed on the sidewalk and crashed against a great plate glass window, which was shattered by the impact.

The shock threw the terrified girl from the cab, and Jack caught her in his arms.

The crash of the glass attracted general attention in the neighborhood.

Windows were thrown up in all the buildings, and heads were craned out to see what was the matter.

A crowd rapidly collected, and the street was soon impassable.

"Save me, oh, save me!" cried the girl, throwing her arms around Jack's neck.

"You're all right, miss," replied the newsboy, soothingly.

"Then you've saved my life," she cried gratefully.

"Glad of it if I have," answered the boy, "and you're quite welcome."

"Take me away from here, please," she begged him.

"Take me to my father's office."

"Certainly, miss. What is your name?"

"Edna Rand."

"Rand!" exclaimed Jack, struck by the name. "Where is your father's office?"

"In the Liverpool Building, Wall Street. He is a stock broker."

"Do you mean George Rand?" said Jack, in surprise.

"Yes. Do you know him?"

"Yes. I've just done an errand for him and was going back."

"Are you working for him?" she inquired, with a look of surprised interest.

"No, miss. I wish I was."

"Who are you working for?"

"Nobody, miss. I'm a newsboy."

"A newsboy!" she cried.

"Yes, miss."

"How is it that my father employed you to do an errand for him?"

"His messenger has been taken sick. He would have

given me the job till his messenger came back only I haven't any decent clothes to go around among the offices."

"When I tell my father how you saved my life just now he'll buy you all the clothes you need, and give you money, too," said the girl.

"If he'll buy me the clothes I'm willing to work out the cost of them."

"The idea of you doing that after what you did for me!" said the pretty miss. "You shall have the clothes you need and a position in the office if I've anything to say, and I think I have," said the girl decidedly.

"It's very kind of you, miss, to say that, but——"

"Now, I won't hear of any objection on your part. You say you need clothes so that you can go around among the offices. Well you shall have them, and a good deal besides. I want you to understand that I am very grateful to you for saving me from striking on the stones when I was thrown from the cab. My father will be very grateful, too, because I am his only child. He won't be able to do too much for you. I think you said that you wished you were working for him. Didn't you?"

"Yes, miss."

"Then you shall work for him. I shall ask him to put you to work at once at something, no matter what."

"I thank you, miss; but I don't know that I could do anything but run errands, and he has a messenger boy already, only he happens to be sick."

"So Willie Day is sick. I didn't hear my father say anything about it."

"Here we are at the building," said Jack, feeling a bit embarrassed to be in the company of such a nicely dressed and lovely looking girl.

They went up in the elevator and were soon in the office.

"Is my father engaged?" Miss Edna asked a young clerk who came forward bowing and smiling at her.

"I think not, Miss Rand."

"Then I will go in. Come with me," she said, turning to Jack. "Oh, I forgot to ask your name."

"Jack Ashford."

"Thank you. Come in."

Jack followed her inside.

"Why, Edna!" exclaimed her father. "I didn't expect to see you this morning."

"You might not have seen me alive again if it wasn't for this boy."

"Why, what do you mean? Where did you meet Ashford?"

"He saved my life on Exchange Place."

"Saved your life!" exclaimed the astonished broker.

"Yes, pa," she said, popping down in the chair beside his desk.

"Will you please explain the meaning of your words? How did Ashford save your life?"

In a few words she told her father how she had come down town in a hansom cab.

The driver passed Wall Street by mistake and turned into Exchange Place.

At that moment there was an explosion almost under the horse's feet—the cover of a man-hole blowing up, almost upsetting the cab.

The horse took flight and dashed down the narrow street.

"I was so frightened I did not know what to do. I



thought sure I was going to be killed. This boy tried to stop the horse. The animal jumped on to the sidewalk and smashed a big pane of glass. The shock threw me out of the cab, and I might have been seriously injured, if not killed, when this boy caught me in his arms, and I was not hurt a bit," concluded Edna Rand.

"Thank heaven, my child, that you escaped unhurt!" said the broker. "You have put me under lasting obligations to you, young man, and I thank you from the bottom of my heart."

"You must do something for him, pa. You must give him a place in your office," said Edna, in a sort of imperious way that was habitual with her, for she was the pet of her home and a bit spoiled and self-willed.

"Certainly, my dear," agreed the broker, who never refused his daughter anything she asked for. "I was going to employ him as my messenger till Willie Day came back. He didn't come this morning. His mother telephoned that he was very sick, and she did not think he would be down for a week at least."

"He told me that he needed a suit of clothes, so you must buy it for him, pa."

"Of course. I'll see that he gets whatever he wants."

"I knew you would, and I told him so. He's a nice looking boy, pa, and he'll look greatly improved in a new suit."

Edna smiled at Jack, who blushed up and looked confused.

"I suppose there was no answer to the note I sent you with to Mr. Deering?" said the broker, turning to Jack.

"No, sir."

"Well, here's another message I want you to take to Cornelius Brown, 115 Broadway. He's a lawyer on the fifteenth floor. There will be an answer. Now, after the service you rendered to my daughter you may consider yourself a fixture at this office. I may advance Willie Day when he comes back, and make you my regular messenger. At any rate, you may be sure I'll take care of you."

"Thank you, sir," replied Jack overjoyed at his great luck in securing a situation in a Wall Street broker's office.

"I'll speak to you about your future when you come back," said Mr. Rand.

"Good-bye, Miss Rand," said Jack, politely, backing toward the door.

She sprang up and caught him by the hand.

"Good-bye, Jack," she said. "I'll call you Jack because you're a boy, and it would seem funny to me to call you Mr. Ashford. Besides we're going to be good friends after this, and I'll see you often. I thank you again for saving me from harm, and I assure you that I am very, very grateful to you."

Jack left the office feeling as if he was walking on air.

He had unexpectedly reached the summit of his present ambition—he had got a steady job in Wall Street.

### CHAPTER III.

#### FINE FEATHERS MAKE A FINE BIRD.

"Hully gee, fellers! Get onto Jack Ashford!" cried a shabby-looking youth, sitting on the door step in front of No. — Cherry Street. "He's got to be a dude."

A chorus of astonished exclamations greeted the appear-

ance of Jack as he approached the entrance of the tenement where he and his aunt lived in three poorly furnished, dark rooms, that afternoon a few minutes before five o'clock.

"Where did yer get de clothes, Jack?" shouted a bare-foot lad of fourteen. "Been to a fire?"

"They fit yer like the paper on the wall," grinned another.

"Stag de necktie," chirped a third boy. "Ain't it a peach?"

"Pipe off the derby. It's brand new. Where did you hit such luck, cully?"

Jack stopped and looked at the row of grinning faces.

He was quite popular with the "gang," and they were amazed at the transformation that had taken place in him since he went away that morning as usual to sell papers, as was his custom.

"What's the matter with you, fellows? Didn't you ever see a chap with a new suit on?"

"Sure we did," replied Mike Brady; "but we never seen yer wit' a new soot yet."

"You see it now," laughed Jack. "How does it strike you?"

"Yer look fine," said Packy Davis.

"Jest as if yer belonged to Fift' Avenoo," chipped in Rooney Farrell.

"Wait till the rest of the gang see you," said Joe Furniss, "they'll have a fit."

"How did yer come to git such a swell lay-out?" asked Brady.

"I've struck a fine job," replied Jack.

"Have yer?" said Packy. "Given up sellin' noos-papers?"

"Yes, for good. I'm in a broker's office in Wall Street."

"You're what?" ejaculated Furniss.

"Working for a Wall Street broker," repeated Jack.

"Oh, say; give it to us easy, will yer?" said Packy.

"Don't you believe me?"

"It's pretty hard to swallow," said Furniss; "but if you say you are we'll take your word for it."

"Whereabouts in Wall Street?" asked Brady.

"Liverpool Building."

"One of dem skyscrapers?" said Benny Busted.

"Where's yer offis—near de roof?" grinned Packy.

"It's on the second floor."

"What are you doin'?" inquired Furniss.

"Running errands at present."

"How did yer catch on?" from Brady. "I t'ought a feller had to have a pull to get a job in Wall Street."

"The broker wanted a boy bad because his messenger took sick this morning, and I just happened to be around," replied Jack.

"How much is he goin' to pay yer?" Packy wanted to know.

"I don't know yet. He didn't tell me."

"I s'pose you'll give us the shake now that you're up in the world," said Furniss.

"You know better than that," replied Jack.

"Dat's right. Jack is all right," said Brady. "He ain't one of yer proud kind wot gets stuck up all to oncet."

"Well, fellows, I'm going up stairs to tell my aunt the good news."



"So long. We'll see yer later."

It was a dirty and shabby looking entry that Jack entered.

The walls that had once been white, when the building was put up, were now yellow and covered with finger marks, and all kinds of hieroglyphics made by pencil and red chalk in the hands of youthful artists.

The stairs were covered with narrow oil-cloth, frayed and thin from constant wear and weekly scrubblings on the part of the tenants.

The tenement did not enjoy the luxury of a janitor—his duties were attended to by the dwellers in regular turn.

People carried their own ashes, and garbage, and slops down to the yard, and hauled their pails of coal, and bundles of wood, and provisions up the stairs.

A dumb-waiter was unknown there, and other flat necessities were conspicuous by their absence.

Jack walked up four flights till he came to the top of the house.

Then he took his way to the rear of the landing and opened a door facing him.

He found himself in the larger of the three rooms his aunt rented.

It served the purposes of kitchen, dining-room and sitting-room combined.

The other two rooms were bedrooms.

His aunt, Mrs. Graham, small in stature and pleasant-featured, was sewing at the window which looked out on a fire-escape and a small forest of clothes lines.

She looked at her nephew with eyes that expressed wonder.

In the first place, Jack seldom got home before eight o'clock; in the next, his new suit of clothes, hat and up-to-date tie, were a revelation to her.

He looked so fine in her eyes that she hardly knew him.

"Why, Jack, is that really you?"

"It isn't anybody else, Aunt Madge," he replied.

"Why, you're all dressed up. Where in the name of wonder did you get those clothes?"

"In a Broadway clothing house," laughed the boy.

"But where did you get the money to pay for them?" she said, examining the goods carefully and noticing that they were of the best material.

"I didn't pay for them. My new boss presented them to me."

"Your new boss! What do you mean? Have you got a situation at last?"

"I have, and it's a dandy one."

"I should think it was from the style and quality of your suit. What kind of business is it?"

"I've been hired by a stock broker in Wall Street."

"John Ashford, are you telling the truth?"

"I've a weakness for telling the truth that I can't get away from," chuckled the boy. "Yes, aunty, I've got a job in a broker's office."

"Why, how did you get it?"

Jack told her all the particulars.

"Well, you are a fortunate boy. It seems almost too good to be true."

"That's right, aunt. I can hardly believe it myself."

Sometimes I think I must be dreaming, but a look at this new suit shows that it's the real thing."

"I suppose I might as well get supper now, since you're home."

"I wish you would. I feel mighty hungry after hustling around among the offices all day. I'll be home early after this, for I quit between three and four."

"What time have you to be at the office in the morning?"

"Nine o'clock."

"You have easy hours."

"But the work isn't easy when business is rushing."

The evening papers printed the story of the man-hole explosion at Broadway and Exchange Place, and the run-away that followed.

The reporters managed to get hold of the names of the chief actors in the incident, but Jack had not been interviewed on the subject.

Broker Rand had furnished all the necessary particulars when approached by the gentlemen of the press.

After supper Jack went down to the sidewalk and exhibited himself before the admiring eyes of the rest of the "gang," as well as many of the young misses of the neighborhood.

Those girls who had already taken a fancy to his good-looking face and pleasant manners were now quite captivated by his stylish appearance, and there was a whole lot of rivalry between them to stand first in his estimation.

Jack, however, was looking higher than Cherry Street for a best girl, though he was prudent enough not to publish the fact to the inhabitants.

He did not have any particular ideal till he made the acquaintance of his new employer's daughter that day.

Now he thought that there wasn't a girl in the whole world who could hold a candle to Edna Rand.

Next morning he was promptly on hand at the office a few minutes before nine, and the clerks who had turned their noses up at him the day before hardly knew him in his new suit, which transformed him completely.

Mr. Rand, when he came down, was both surprised and pleased with the alteration in his personal appearance.

"He'll be a credit to the office," said the broker to himself. "It is astonishing what a change for the better clothes make in people, be they men or women."

He gave Jack some general instructions regarding his duties, and what would be expected of him, to which the new messenger paid strict attention.

When he went to lunch that day Jack hunted up Billy Brown, one of his bootblack acquaintances.

Billy saw him coming and, not recognizing him, ran up and cried "Shine!"

Jack stopped, said nothing and put his shoes, one after the other, on the box and allowed Billy to "shine 'em up."

"That's a fine shine, Billy," he said, dropping a nickel into the bootblack's extended hand.

Billy knew his voice and looked into his face in a puzzled way for a moment, then he knew him.

"Hully gee, Jack!" he cried in amazement, "where did yer fall into dat swell outfit? Did yer grandmudder die and leave yer a legacy, or did yer pinch it when de store-keeper wasn't lookin'?"

"Neither, Billy. I'm working for a broker now, and he provided the suit so I could look decent."



"Yer don't say. Tell us how yer got de job."

Jack told him, and Billy was not a little astonished.

"Yer a reg'lar gent now, Jack, and yer ain't one of us no more," he said. "Yer must let me shine yer shoes right along."

"I will when I can afford it."

"Wot's de difference whether yer can or not? I won't charge yer not'in' when yer strapped."

"No, Billy, I don't do business that way. No money, no shine. When I'm flush I'll let you make a mirror of my shoes, otherwise nit. Good-bye."

"Some people have slathers of luck," muttered the boot-black, as he watched Jack walk away. "I reckon he deserves it, dough. Some day he'll be a broker and wort' money, while I'll be still shinin' 'em up."

#### CHAPTER IV.

##### JACK BECOMES ACQUAINTED WITH WILLIE DAY.

Jack proved to be a great success as a messenger boy.

Mr. Rand was thoroughly satisfied with the showing he made.

At the end of the week he called the boy into his private room, complimented him on his work, and told him that his wages would be \$8 per week.

That amount looked pretty big to the boy when he received it in bills from the cashier.

As a newsboy he had done pretty well, but his income had come in pennies, nickels and dimes, and he had turned in his profits every evening to his aunt.

Not keeping a close account, he did not know exactly how much he made.

The receipt of eight whole dollars all at once seemed to be an income three times as big as what he used to make off his papers, though it really wasn't.

It also looked like a princely sum to his aunt when he carried it home and handed it over to her.

Edna Rand came to the office on Saturday noon, apparently to meet her father and go home with him, but really to see Jack.

She had taken a great fancy to him, even in his old clothes, and she was pleasantly surprised to see how much improved he looked in his new ones.

In fact, she was so pleased with his personal appearance and gentlemanly ways, that she invited him to call on her.

"Thank you for the invitation, Miss Rand," he said; "but would your father approve of his office boy calling at his home?"

"My father never questions anything I do, Jack Ashford. Furthermore, he recognizes that you saved my life. Under these conditions it is quite proper that I should invite you to call on me, so I hope you will come."

Jack promised that he would do so some time in the near future, and the dainty little miss seemed to be satisfied with that.

At the end of two weeks Willie Day, Mr. Rand's regular messenger, reported for duty.

He came into the office on Monday morning and found Jack Ashford sitting in his chair by the window overlooking Wall Street.

On the previous Saturday Mr. Rand had received word from Willie saying he would be down to work at the begin-

ning of the coming week, and had arranged to put him at a desk in his counting-room, retaining Jack as his regular messenger.

Neither boy knew as yet the broker's intentions, and when Jack saw Willie walk in like a regular employee of the place and take a seat by the ticker, he suspected that he was the boy whose place he had taken, and he wondered how he was going to be taken care of, as Mr. Rand had promised.

The boys looked at each other.

Finally Willie said:

"I suppose you've been carrying the messages here while I was sick?"

"I have. Are you Willie Day?" replied Jack.

"That's my name. What's yours?"

"Jack Ashford."

"I sent word to Mr. Rand that I would be back this morning," said Willie, somewhat surprised and perhaps a little displeased to find that the temporary messenger was still on hand evidently ready for business.

"He didn't say anything to me about it," answered Jack.

"Maybe I'm going to be bounced for being sick," said Willie, with an anxious look on his face. "I don't think that's fair."

"I guess he won't bounce you for that. Maybe he intends to give me something else to do."

"Perhaps he didn't get my letter?" said Willie, hopefully. "What did he tell you when he hired you?"

"He said he'd give me steady work."

"As messenger?"

"No, he didn't mention that, but he seems to be pleased with the way I've filled the bill since I started in."

"Didn't he say anything to you on Saturday about what you were to do this week?"

"Not a thing."

The worried look came on Willie's face again.

"I can't afford to lose this job," he said, in a down-in-the-mouth way. "Mother depends on my wages. She had a few dollars saved up, and so did I, but it all went to the doctor and for medicine for me."

"I wouldn't worry. Mr. Rand doesn't seem like a man who would throw any one down. It wasn't your fault that you were sick."

"Of course it wasn't. No fellow wants to be sick if he can help it."

"That's right," nodded Jack.

"I hope we both stay," said Willie, after a pause. "I rather like you. You look like a good fellow."

"Thanks. I'm bound to say that I like you, too. I guess he can find work for both of us. Business seems to be booming since last Thursday."

"Is it?" replied Willie. "The market is on the rise, then?"

"I suppose so," answered Jack.

"You suppose so?" said Willie in some surprise. "Don't you know?"

"I haven't been paying any attention to the market."

"I don't see how you can help noticing how stocks are going."

"I heard a broker say on Saturday that D. & G. was going to take a boom on," said Jack in a tone that showed the matter had no particular interest for him.



"You heard a broker say that?" replied Willie, with considerable animation. "Who was the broker?"

"I don't know who he was."

"Where did you hear him say it—in this office?"

"No, in Barry & Conant's."

"Who did he say it to?"

"Mr. Barry."

"What else did you hear him say—anything?"

"Yes, he said a big syndicate was at the back of the stock."

"Jumping jewsharps! You got hold of a fine tip. Going to back it for all you're worth, aren't you?"

"What for? I'm not worth anything, anyway."

Willie looked at Jack as if he didn't understand him.

"Why that tip is worth a whole lot of money if you only had the cash to buy enough D. & G. on margin to make a stake. What is it going at?"

"What is what going at?"

"D. & G., of course."

"How should I know?"

Willie regarded Jack with the same curiosity one would a strange freak.

"Say, what are you giving me?" he asked.

"What do you mean?"

"Are you kidding me about the tip?"

"You mean what the broker said about D. & G.?"

"Yes."

"No. He said just what I told you."

"What are you going to do about it?"

"What should I do about it?"

"Say, are you trying to make me think you are green?"

"No. Why should I?"

"Haven't you got any money?"

"Not a red."

"Neither have I now. If I didn't have to give up the \$50 I had saved, \$30 of which I made on a deal some time ago, I'd be in line to clear \$100 on this tip of yours. It's hard luck."

"How would you make \$100 on my tip as you call it?"

"I'd buy five shares of D. & G. stock right away. It might go up twenty points in a week or two, then I'd make one hundred plunks."

"Oh, I see. I'd like to do that myself if I was able to, but I never had \$50 at one time in my life, nor half of it."

"There's a little bank and brokerage house on Nassau Street, above Wall, where you can buy as low as five shares of a stock on margin any time you have the coin to put up. You know the place I mean, don't you?"

"No."

"It's the Nassau Street Banking and Brokerage Co."

"I know that place."

"You've never worked a deal, I guess."

"Never."

"Where did you work before you came here?"

"Nowhere."

"Been going to school right along?"

"If you mean night school, yes."

"Night school! What have you been doing in the day-time?"

"Selling papers."

"What, for a living?" cried Willie in some astonishment.

"Yes."

"Where do you live?"

"No. — Cherry Street."

"The dickens you do! You don't look as if you came from that locality or sold papers about the streets. Come, now, you're joking, aren't you?"

"No. I didn't sell papers in these clothes. I got this suit when I came to work here."

"How came you to be taken on here?"

"Mr. Rand was hard up for a messenger the first day you stayed away, and he gave me the job."

"Who recommended you?"

"Nobody."

Willie Day was evidently puzzled.

"He must have known something about you. I had to have a pull to catch on myself."

"He didn't intend to give me steady work till I saved his daughter from an accident."

"You saved Edna Rand from an accident! When and how?"

Jack told him all the particulars of the incident.

"That settles it," replied Willie. "You'll have a snap here. He's given you my job, and I'll probably be let off with two weeks' back wages."

"I hope not," replied Jack. "I don't want to take your job away from you."

"It's not your fault and I'm not finding fault with you. It's just your luck, that's all."

At that moment the cashier came in.

He saw Willie talking to Jack.

"Come here, Willie. I want to see you," he said, walking into the counting-room.

"I see my finish," said the messenger to Jack.

He walked into the counting-room with a disconsolate expression on his features.

Jack felt sorry for him and waited for him to come out.

He didn't, however, for he was put to work at a desk in a corner by the cashier.

## CHAPTER V.

### JACK FINDS A VALUABLE WALLET.

Mr. Rand came in shortly afterward, and after going over his mail rang for Jack.

"Tell Miss Brady to come in to take dictation," he said to the boy.

Jack marched into the counting-room and then he saw Willie perched on a high stool at a desk copying a number of documents into a record book.

After giving the stenographer the broker's message Jack stepped over to where the late messenger was busy.

"Instead of being bounced you've been promoted," he said. "I was pretty sure that Mr. Rand would take care of you. Glad to see that you're all right."

"Thanks," said Willie. "I'm going to get \$2 a week more wages, too."

"It was a good thing for both of us that you got sick," replied Jack. "If you hadn't been off I wouldn't have got this job. Now we're both well fixed."

"I wish I had \$100 or even \$50 to back that tip of yours," said Willie.

Jack laughed.



"So you think it's a good one?"

"Bang up. Looks like a sure winner."

"As we haven't any money to back it we're both out of it, I guess."

"That's what, more's the pity. Run along now, or the cashier will notice us."

Jack returned to his seat in the waiting-room.

Willie's remarks about tips and speculative deals had awakened a new line of thought in Jack's brain.

Although he had been selling papers in the financial district for several months, he had not bothered much about the rise and fall of stocks.

He had heard the bootblacks and other newsboys talking about the market at odd times, but as he had no money to risk, the subject did not particularly interest him.

During the two weeks he had been running errands for Mr. Rand he had learned more about Wall Street matters than he had picked up altogether before.

While waiting to be called by either the cashier or his employer, Jack picked up a copy of a Wall Street daily.

The first thing he saw was a paragraph relating to D. & G.

It hinted that the stock was a good proposition to buy for a rise.

Turning to the market report, he looked it up in its alphabetical order.

He found that it was now going at 72.

The subject began to interest him greatly for the first time.

"If a fellow has a little money to spare he can make a haul quite often down here, I guess, provided he's lucky. I've heard, though, that lots of people go broke through speculating on margin. It seems to be a game of chance, like heads you win and tails you lose, on the flip of a coin. I think I'd like to take a shy at the game, just to see how I'd come out. Not much chance of me doing that from the present outlook."

Just then Mr. Rand's bell rang, and he had to go inside and see what his employer wanted.

The broker had three notes for him to take to as many different persons in nearby offices, so he put on his hat and started off.

After delivering two of them, the third took him to the Peck Building on Broadway.

The elevator landed him on the seventh floor, and as he stepped out he found that he should have got out at the floor below.

The stairway was before him and down he ran in a hurry.

When near the bottom he stepped on something that slid away, with the result that his feet went up and he landed on his back on the stairs, and covered the balance of the distance in a quicker and more undignified fashion than he liked, landing with a flop on the hard floor.

When he sat up he felt kind of dazed.

"Gee! I must have stepped on a banana peel," he muttered, rubbing his arm, which felt as if the skin had been shaved off in sections. "A fellow who will drop a banana peel on the stairs ought to be—hello! what's that?"

Something oblong, of a dark brown color, and fat looking, lay between his feet.

"By George! It's a pocketbook!" he exclaimed, as he reached for it.

It was a shabby-looking old wallet to begin with, the flap being secured by a wide rubber band.

"I wonder if there's any money in it?" he mused.

It didn't take him long to open it, and he found a wad of bills that made his eyes bulge.

"Who could have lost such a valuable thing as this on these stairs?" he said to himself.

He looked the wallet over to try and find an answer to his question, but there wasn't the slightest clue to the owner.

It contained absolutely nothing but the money.

There was no mark whatever on the wallet, or on the bills, by which the man who had lost them could be identified, and Jack looked at his find as if in a dream.

Recollecting that he had a note to deliver, which probably was very important, he put the pocketbook in his pocket and hurried to the office where he was bound.

After leaving his note he started for the elevator.

While waiting for a cage to come up he looked at the wallet again, going into every nook and corner of it without any better result than before.

He made no attempt to count the money, but it seemed to be a considerable sum, for there were several \$50 notes, a number of \$20 ones, and a whole bunch of \$10 denominations.

"This will probably be advertised for," he said to himself, "so I must watch the lost and found columns of the papers. No doubt there will be a reward offered for its return, and that will give aunt and I a lift just when we need it badly. Now that I've got a good job, and a steady one, I'd like to move away from Cherry Street. It's no place for a person to live if he can do better. That tenement is a filthy hole to vegetate in. Cheap as it is in one way it's dear in others. I'm sure aunt and I can do much better for a little more money."

Jack decided to show his find to Mr. Rand and ask his advice about finding the owner in case he did not see it advertised for; but when he got back to the office Mr. Rand had gone to the Exchange.

He concluded not to show it to Willie, as he wasn't sure but his new friend might argue that he ought to keep the money on the principle that finders is keepers.

The temptation to appropriate the money to his own use, without bothering about whether it should be advertised for or not, had already assailed him, but he shook his head, muttering: "It isn't mine. I have no right to use a dollar of it as long as there is a ghost of a chance of the owner turning up. Some people might consider themselves justified in doing it, but it wouldn't be right. I've been taught to be honest, and I mean to be, but that money is an awful temptation to a fellow. It would put aunt and me on Easy Street. We could buy nice clothes, and a lot of things we need with it, and have a whole lot left to put in bank. Such a chance will probably never come my way again. Lightning, they say, doesn't strike twice in the same place. There, I must quit thinking about it. If I don't I may give in and then I'd feel meaner than dirt. 'Be sure you're right, then go ahead.' That's a good motto for a boy to follow. A clear conscience beats anything in creation."



Jack was kept busy all that day, and he wasn't in the office more than five minutes at a time.

After the Exchange closed Mr. Rand did not come back.

He went to lunch and then attended a directors' meeting, after which he went home.

Jack carried the wallet home with him.

"See what I found, Aunt Madge," he said on entering the living room.

He tossed the pocketbook into her lap.

"Where did you find it?" she asked.

He told her all the circumstances.

"There's a stack of money in it. You'd better count it."

On opening the wallet she was astonished at the display of bills.

They counted the money together and it footed up \$5,000 exactly.

"And you haven't any idea who lost it?" she said.

"Not the slightest. The only thing I can do is to watch the papers. I should imagine it will be advertised with a reward of \$100 or more. Such a sum would come in handy for us."

"It would, indeed," replied the little woman.

Jack hid the wallet between his mattresses that night, for he felt nervous at having such a big sum of money in their rooms over night.

The first thing he did when he bought his paper in the morning, on his way to the office, was to consult the lost and found column, but there was nothing which referred even in the most remote way to the pocketbook he had found.

When he got to the office he picked up one of the morning papers most widely read in the financial district and examined the advertisements.

The following met his gaze:

"\$1,000 Reward and no questions asked for the return, with contents intact, of an old leather pocketbook, lost either in the Peck Building or somewhere on Broadway between Exchange Place and Pine Street. GEORGE GOODMAN, Room 51, Alcatraz Building, Pine Street."

Jack studied the advertisement carefully.

"That's it, sure enough. One thousand dollars reward. Gee! That's a whole lot of money. I wonder if I ought to take so much? It will be no great trouble to take the wallet up to the Alcatraz Building. If I get \$1,000 that will be the easiest money I ever made in my life, or probably ever will make. I must make a note of the different bills, for the owner will have to identify his property to get it back, and I guess he ought to be able to do that easily enough."

When Mr. Rand came in Jack showed him the wallet and the money he had found the day previous; also the advertisement of the owner.

"I should like to get off long enough to be able to return the pocketbook to this Mr. Goodman after he had identified his property," said Jack.

"Certainly," said the broker. "You're an honest boy, Jack," he added approvingly. "I'm afraid most people would not be able to resist the temptation to keep such a find as that, especially when there is no clue to the owner about it. Few would take the trouble to see whether or

not it was advertised. However, your reward will be \$1,000 and a clear conscience. I think Mr. Goodman inserted that advertisement as a forlorn hope. He hardly expects to hear from it, I guess. The \$5,000 in that wallet could never be traced. Under such circumstances it seems almost too much for the owner to expect ever to see his money again. In this case, however, the wallet fell into worthy hands, and Mr. Goodman is to be congratulated that he will get off as easy as \$1,000 loss."

Half an hour later Jack walked into George Goodman's office in the Alcatraz Building.

"Is Mr. Goodman in?" he asked a small, sandy haired youth, who asked him what he wanted.

"Yes. Want to see him?"

"I do."

"What's your name?"

"Ashford," replied Jack.

The small boy entered an adjoining room and soon returned, saying that he was to walk in there.

"Well, young man," said Mr. Goodman, "what can I do for you?"

"I called in reference to your ad. in this morning's paper," said Jack.

"Well," exclaimed the gentleman, with a sudden look of eager interest, "am I to understand that you can furnish me with some information about that pocketbook?"

"I found a pocketbook that seems to answer the wording of your ad. If you will describe it and its contents I will decide whether or not it is yours."

"Where did you find it?"

"In the Peck Building, near the foot of the stairs leading to the seventh floor. I was coming down the flight when I stepped on it and received a rather nasty fall. I then saw the wallet, picked it up and examined it. The contents were quite valuable, but as there was no clue to its owner it was impossible for me to look for the person who lost it. I thought that it would be advertised for, so I scanned the papers this morning and saw your ad. Please tell me what your wallet looked like, and what was in it."

Mr. Goodman promptly described the pocketbook and said that it contained \$5,000 in \$10, \$20 and \$50 bills.

"I guess you have identified your property near enough. Here is the wallet I found," and Jack laid it on his desk.

"That's mine sure enough," said the gentleman.

He picked it up and counted out \$1,000 in big bills.

"Young man, it gives me great pleasure to pay you the amount of the reward," he said, tendering the money to Jack. "Such honesty as you have just shown seems to be a rare article in this world. It is a matter of some surprise to me to get my money back under the circumstances. It seemed almost too ridiculous to expect that anybody would give up \$5,000 for \$1,000, even for the sake of proving how honest they were. I fear that with some persons it would have made little difference if my card had been in the wallet to direct them. What is your full name and where are you employed?"

"My name is Jack Ashford, and I work for George Rand, stock broker, Liverpool Building, Wall Street."

"Thank you. I wish to keep your name and address for personal reasons. I trust the \$1,000 will prove of great benefit to you. You certainly deserve it."



Jack thanked Mr. Goodman for the reward and then took his leave.

## CHAPTER VI.

### JACK'S FIRST DEAL.

Jack went to lunch at one o'clock with Willie, and on the way he told him all about the pocketbook incident.

"Did you get the \$1,000 reward?" asked Willie.

"I did. It's in my pocket now."

"Suffering Moses! Talk about luck! And just when you need a stake to get in on that tip of yours," cried Willie. "You can buy 100 shares of D. & G. now and stand to win \$2,000."

"I'm not going to put up all that money on D. & G. or any other game of chance," said Jack, with a decided nod of his head. "I might put up half of it, but aunt and I need money too badly for me to run the chance of losing it all on a stock tip."

"Well, if you buy 50 shares you may make \$1,000 clear. I wouldn't hesitate a moment to do that if I was in your shoes. I wish you'd loan me \$100 to put up on 10 shares."

"What security have you got to offer, Willie?"

"Nothing. All my gilt-edge bonds are up on a million-dollar deal," he grinned.

"I'll lend you \$50, Willie. If you lose it I shan't hound you for the money. I'll put it down to profit and loss."

"You're a brick, Jack. On your way home just drop into the little bank on Nassau Street and buy me five shares of D. & G. with the money, and don't fail to get at least fifty for yourself."

Jack was a little nervous about going into the deal in D. & G., though it seemed to be pretty good.

The price had advanced one point since the day before.

The idea that he might make anywhere from \$500 to \$1,000 on fifty shares was a strong temptation for him to take the risk.

Still he had never made a deal in his life, and he didn't know just how to go about it.

When the time came that he was free for the afternoon he stopped at Willie's desk and said to him:

"I'm going up to that little bank now. Who will I strike there?"

"The margin clerk. He's got a desk by a small window in the brokerage department. That section of the bank is open for business until four o'clock."

"What will I say to him?"

"Tell him that you want to buy fifty-five shares of D. & G. at the market price on a ten per cent. margin. He'll fill out an order blank and hand it to you to sign. You'll have to put up \$550. The five shares are what you're backing me for."

Thus instructed Jack went to the little bank and transacted the business without any trouble.

When he got home at about half-past four he told his aunt that the pocketbook was advertised for that morning and he had returned it to the owner.

"He gave you something, didn't he?" she said.

"Yes, he gave me \$1,000."

"My goodness! As much as that?"

"Yes, and here is your share, aunty," he replied, tossing the \$450 balance into her lap.

She counted the roll over twice and then said:

"Is all this really for me?"

"Who else?"

"You're a dear, good boy, Jack. Come here till I kiss you."

"Now, Aunt Madge," said the boy, caressing the soft brown hair, streaked with silver threads, of the little woman who had been as good as a mother to him for many years, "as soon as our month is nearly up here I want you to hunt up rooms in a better locality. Cherry Street is all right in its way, but I think we can do ever so much better for a little more money. These rooms are too dark and stuffy, and the house too dirty and common, for any one to live in that can afford to better themselves. Now that I'm anchored in Wall Street it would be to my advantage to live in a different part of town."

"Where would you like to go, Jack, dear?" asked his aunt, who was just as anxious as he to make a change, for she had always felt out of place in the social conditions of Cherry Street.

"You might try the west side—some small street in Greenwich Village, as it used to be called years-ago. There are cheap rooms to be got there in some small house on a quiet street, say around Hudson Street, not so far from the Ninth Avenue elevated station at Christopher Street. Take a walk over there and look around. You have lots of time before the first in which to make a selection."

His aunt promised to do so, and then Jack put on his hat and went down stairs to see the gang, with whom he didn't think it good policy to break too abruptly.

Next morning the first thing Jack did after he bought his paper was to look at the financial page to see if there was anything about D. & G.

At the office he glanced over the Wall Street dailies that Mr. Rand subscribed for, with the same object in view.

There seemed to be a dearth of news with respect to that stock.

Jack was rather disappointed, for he expected to see something about the anticipated boom.

When Willie came in he asked him why the papers were so quiet over D. & G. when there was a big syndicate behind the stock getting ready to boom it.

Willie told him that he mustn't expect too much all at once.

"Watch the ticker whenever you get the chance from this out as long as you are interested in the market," he said. "If the stock advances fifteen points under the boom, I'd sell out. It is a bad idea to hold on for the last dollar."

Then Willie went on to his desk, while Jack gave his attention to the general news of the Street.

Soon after Mr. Rand came to the office Jack started out on his first morning errand, and he was kept on the hop till eleven o'clock, when he had a short breathing spell.

Then the cashier sent him around to the Exchange with a note to the boss.

When he got there, and was waiting for Mr. Rand to come to the rail, he saw by the big blackboard that D. & G. had got up another point that morning, being now quoted at 74.

That meant that he was \$50 ahead so far, and he felt pretty good.

The stock closed that day at 74 5-8.



During the next few days the stock continued to rise slowly in the market till it reached 78, then one morning the boom set in unexpectedly, and before three that day the price had gone up to 85.

Jack asked Willie if he didn't think he had better sell out, but the young clerk advised him to hold on till the price reached 88, at any rate.

Next day the excitement over the boom was greater than the day before.

The stock passed 90 before Jack was aware of the fact.

Noticing the figure 90 3-8 on the tape he rushed into the counting-room and told Willie about it.

"Sell out right away if you can get permission to go out for a few minutes. It won't go much higher, and may go on a slump before you know where you are. Ask the cashier to let you off for ten minutes, then run around to the little bank and order the stock sold at once," said Willie.

Jack, feeling greatly excited over the fate of his first deal, lost no time in asking the cashier for leave to go out.

On receiving the required permission he made a bee-line for the little bank so fast that people on the street wondered at his remarkable activity.

He found the reception-room there crowded with customers, who were watching a boy chalk up quotations on a blackboard at the end of the room as fast as they came in.

He had to take his place in the line of impatient people waiting to reach the margin clerk's window.

It took him some little time to reach the window himself, and during this interval he was on pins and needles with apprehension lest D. & G. should suddenly commence to go backward.

Happily for him this did not happen, and he got in his order to sell.

"When will the sale be made?" he asked the clerk.

"Inside of a quarter of an hour," was the reply.

Jack then got back to the office as fast as he could, for he had already exceeded the time he had asked for.

He looked at the tape as soon as he got back and saw that D. & G. had gone up to 91 1-8.

It continued to advance till it reached 92 5-8, half an hour later, when somebody dumped several big blocks of stock on the market in quick succession and broke the price.

A small panic set in, during which the price went down to 81, where it recovered a bit, but after going to 84 it declined again below 80.

Jack, however, had no further interest in its fate.

Next morning he received a statement and a check from the bank, which showed that he had made a profit of \$18 a share over and above commissions and other expenses.

The total sum he made was \$900, while Willie made just one-tenth of that amount, or \$90.

Jack was now worth \$1,450, and he felt like a fighting cock.

## CHAPTER VII.

### JACK MAKES A GOOD HAUL IN A. & P.

Jack was so taken with the results of his first speculation that he gave his attention after that to studying the market with a view to subsequent operations.

He also had frequent talks with Willie on the subject, and his eyes became opened to the possibilities that the stock market afforded.

While Willie admitted that there were about nine chances of losing money to one of gaining it in Wall Street, he still maintained that the one chance was always within the reach of the person who was smart enough to make the best use of his opportunities.

"Keep your eyes and ears open, Jack, when you are carrying messages around among the offices," he said. "There is always the chance of picking up a tip like you did the one on D. & G."

"That was a fine one, for it put \$900 in my pocket," said Jack.

"And \$90 in mine, because you were such a good fellow as to stake me when I did not have a red. I am now \$40 better off than before I took sick, with a better job in the bargain because you happened to save the boss's daughter from injury, and took my place as messenger."

"It was just my luck to be on hand at the right moment, wasn't it?"

"You bet it was."

That afternoon Jack borrowed a book from the office giving past records of the stock market for several years back.

He took it home and stayed in the house that evening, studying the dry statistics, with a view to his future benefit.

His aunt paid so little attention to this new occupation of his that she thought he was reading a story book.

About nine o'clock Packy Davis came up stairs to see what had become of him.

The gang had missed him.

In fact this select coterie of Cherry Street shannigans were beginning to notice that he absented himself more and more from them since he connected with his Wall Street job.

"Wot yer doin' in de house on such a fine night?" asked Packy, looking at the book Jack was conning over. "Night school ain't keepin' no more, so yer ain't got no call to monkey wit' books."

"This is a Wall Street book. I'm studying it for points," replied Jack.

"Have yer got to do dat to keep yer job?"

"No; but the more I know about my business the better I'll get along."

"Have yer got to study all dem figgers?"

"I don't have to exactly. It's to my interest to learn all I can about stocks. They're going up and down all the time, and I want to kind of keep track of the principal ones."

"Maybe yer intend to be one of dem brokers some day?"

"It's a good business. There's lots of money in it."

"Everybody in Wall Street makes slathers of coin, don't dey?"

"Most of them do very well. But a fellow can't always tell where he is at down there. He may be worth a million one day and then a panic might come along and clean him out of every dollar."

"Dat so?" ejaculated Packy. "Wot does he do, den?"

"If it's winter time he's liable to have to live on snow-balls till he can get another start," grinned Jack.



"I never heard of nobody livin' on snowballs," said Packy, who did not see the drift of the young messenger's remark. "Dey gen'rally live on free lunches 'round here when dey ain't got de price of a meal."

"It's about the same thing. It's an expression the boys use down there, that's all, when they speak about a man that has just been cleaned out."

"Well, ain't yer comin' down a few minutes? De gang is lookin' for yer. Dey t'ink yer gettin' high-toned since yer went to work for a broker, and want to shake dem."

"I'll come down awhile. The fellows needn't think I'm putting on any airs, for that isn't my way."

"So I told dem."

Jack put on his hat and accompanied Packy to the sidewalk, where he found the "crowd" waiting for him to show up.

He easily squared himself with them, for they liked him, and after remaining an hour he excused himself and went to bed.

Next morning Jack was up bright and early, as was his custom, and after breakfast he walked down to the Battery and seated himself on one of the benches overlooking the bay.

He did this because it was too early for him to show up at the office.

He read his morning paper there, and by the time he had finished with it a big clock in the neighborhood told him it was time for him to get to business.

He met a long string of clerks, messengers and others on the way to their various offices, and he wondered how many of them could boast of being worth \$1,450 clear money that they had no immediate use for.

It was about the middle of May and times were lively in Wall Street.

The slump in D. & G. after the boom had not hurt the market anything to speak of.

Quite a number of the "lambs" had been cleaned out, but their disappearance from the Street was scarcely noticeable.

For the next two weeks Jack was kept on the run during working hours, seldom getting a chance to go to lunch until his duties were over for the day.

One morning Mr. Rand called him inside and said:

"My daughter wants to know when you are going to keep your promise to call on her."

"I don't know," replied Jack, in a diffident way. "I'd like to call but I ain't used to visiting at swell houses, sir."

"Nonsense, my lad. You've got our address. Edna is really anxious for you to call. If you don't do it very soon she will come down to the office to inquire into your reason for not doing so. Remember that when a gentleman makes a promise to a young lady he should always keep it."

"All right, sir. I'll call if you don't object."

"Why should I object? I shall be glad to have you visit us."

Jack said he would call some night next week.

"Very well. I will tell Edna that you will call next Wednesday and she will look for you."

That afternoon Jack carried a note to Calhoun & Co., brokers, of the Pluto Building.

He found quite a number of people ahead of him, waiting to see Mr. Calhoun on business.

He had to wait, and took his seat near a group of four men who appeared to be brokers.

Jack soon found that they were discussing the prospects of a rise in A. & P.

"I've noticed that Harris is buying the stock whenever it is offered," said one of them. "He seems to be taking in a lot."

"Yes," said another, "the same fact struck me, too. As he is generally connected with some syndicate that has an axe to grind, it looks to me as if there might be a pool behind him. In that case the stock is sure to boom shortly."

"I think it would be to our advantage to go long on some of it on the chance that there is something in the wind," said a third broker.

"I hate to tie up my money unless I'm dead sure of results."

"How can you be dead sure of anything in Wall Street?" said the first speaker. "When you see Harris buying heavily of any stock you can gamble on it that he is working in the interests of a combination, and a big one at that. You've never seen him buying for anybody but the top-notchers."

That is all Jack heard then, but it was enough to set him thinking about the stock they had been speaking about.

When he got back to the office he found a chance to tell Willie of the conversation he had overheard.

"Harris is one of the biggest brokers in the business," said Willie. "They say he's the biggest buyer in the Street, and for that reason he is employed by certain heavy operators when they want to gather up a stock as quietly as possible and at the lowest market figures. If he's buying A. & P. on the Exchange it's a pretty good sign that he has rounded up thousands of shares beforehand among the different offices, not in person but by deputies. I'll bet A. & P. is slated for a boom and you and me had better get in on it at once if we can. I've got \$100 in the office safe. I'll get it for you to invest in ten shares of A. & P. for me. While you're doing it you'd better buy a hundred or more for yourself."

Willie got the money and handed it to him.

Jack, highly interested in the matter, looked up A. & P. and saw that it was going at 85, having gone up five points that week.

He decided to take the risk of 100 shares, especially as he saw that Willie was sport enough to put up every cent he possessed on ten shares.

On his way home that afternoon he stopped at the little bank and left an order for the purchase of 110 shares at the market, putting \$1,100 up as margin.

As A. & P. closed at 85 that is what it cost him.

Soon after the Exchange opened next morning it went up to 86.

Every place Jack went that day he listened to people who were talking "shop," in the hope that he might learn something more about the prospects of A. & P., but he hardly heard the stock mentioned.

When he was sent to the Exchange on errands he took particular care to watch the A. & P. standard.

Each time he saw a stalwart-looking trader hovering about the pole, occasionally making memorandums on his pad and exchanging them with other brokers.



"That must be Harris," he said to himself.

To make sure he inquired of one of the attaches and learned that it was Broker Harris, all right.

The fact that Harris was buying A. & P. yet satisfied Jack that he and Willie had made no mistake in getting in on the stock.

"We ought to make as good a thing out of this as we did on D. & G.," he thought. "It's a gilt-edge stock. The only thing is I must see that I sell out before it gets top-heavy. The question is when will it get top-heavy?"

Although A. & P. advanced by degrees to 90, there was no excitement on the Exchange over it.

On Monday morning of the following week, however, statements came out in the daily papers that attracted general attention to the stock.

Then there was a sudden demand for the shares.

Harris was seen no more at the pole, but other brokers, in the employ of the syndicate, appeared there and helped the excitement along, boosting the price by bidding for the stock at rising figures.

As they knew the syndicate had purchased about all there was to be got, they had little fear of any large lots coming to the surface.

The price kept on going up till it reached par that afternoon.

Jack was going to sell out at that figure, but Willie persuaded him to wait till next day.

The stock opened at 101, and by eleven was selling at 105 and a fraction.

Jack decided that he would be taking too much of a risk to hold on any longer, so he took advantage of the first chance to run up to the bank and order his shares and Willie's sold.

The sale was promptly put through at a profit of \$20 a share to the boys.

Thus Jack cleaned up \$2,050 and Willie made \$205.

When Jack went to the bank to collect his check he took out a certificate of deposit for \$3,500, representing his capital to date.

## CHAPTER VIII.

### JACK CALLS ON EDNA RAND.

Two such highly successful deals in succession made Jack feel that he was on the high road to wealth.

Only about a month before he had no prospects whatever, and was making a precarious living for his aunt and himself by selling newspapers on the streets.

Now a sudden turn of Fortune's wheel had given him a first-class job, and placed him in a position where he seemed to be able to make all kinds of money.

"I suppose it's just my luck," he said to himself. "Some persons are lucky and some are not. I owe it all to that man-hole blowing up and frightening the horse of Miss Rand's cab. I was on hand to save her, and that did the business for me. That reminds me that I promised her father I would call on her to-night. I've got to go, but I'd like to get out of it, much as I would like to see her. When I ring the bell I suppose the gril who comes to the door will ask me for my card. That will make me feel like thirty cents because I haven't any card. I'll have to bluff it through some way. I might tell her that I lost

my card case on the way, or forgot it at home. No, I won't. I wouldn't tell a lie about such a thing as that. There's nothing for me to be ashamed of in not having a card. Miss Edna won't expect me to have one, for she knows I'm a poor boy, though I ain't as poor as I was by a long chalk. In fact that \$3,500 makes me feel like a small capitalist. I tell you, it's a whole lot of money when you come to think of it. I guess I could buy a house and lot in the suburbs for that easily enough. If I keep on making lucky deals I may be able to buy a swell mansion on Riverside Drive some day. Then I'd be right in it."

After supper Jack proceeded to iron a fine crease in his trouser legs.

Then he dressed himself with all the care his circumstances would permit.

On his way to the Third Avenue elevated station he gave a bootblack a nickel for a shine.

After that he caught a train and went up to Fifty-ninth Street station.

From there he walked to Madison Avenue and proceeded to the broker's home on East Sixty-first Street, near Fifth Avenue.

He felt as nervous as though he had just heard that the bank where his money was on deposit was about to fail.

It was a new experience for him to be calling on a pretty and refined girl, whose father was a rich Wall Street broker.

Never in all his life had he been inside of a private house, and he expected to find Mr. Rand's residence a palace in its way.

When he reached the number he saw a high-stoop brown-stone residence before him.

"Well, here goes," he said, starting up the steps. "I hope I won't meet any of Miss Edna's dude friends here to-night. I wouldn't be in it a little bit with them."

He rang the bell, which was presently answered by a trim-looking maid.

"Is Miss Edna at home?" asked Jack.

"Are you Mr. Ashford?"

"That's my name."

"Walk in."

She piloted Jack up stairs to the family sitting-room, which was an honor not usually accorded to male visitors.

Jack, however, didn't know the difference.

"I will announce your arrival to Miss Rand," said the maid after showing Jack into the sitting-room.

The young messenger took possession of one of the gilt chairs and looked around the room.

It was furnished in a quiet, home-like fashion, the most striking feature being a thick Persian rug which covered the greater part of the floor.

A handsome upright piano of the most approved manufacture stood against one of the walls, and there were many valuable pictures that attracted Jack's eye.

While he was looking at one of them Edna, in her handsomest house gown, entered the room.

"I'm awfully glad to see you, Jack," she said, greeting him with great warmth.

"And I'm glad to see you," said the boy, dazzled by her loveliness.

In fact he hardly knew her in her swell get-up.

"Come and sit on the lounge with me," she said.



Jack was much embarrassed, and he showed it.

He did not know what to say to this aristocratic young miss.

Edna appreciated his feelings and tried to put him at his ease.

She did nearly all the talking at first, until Jack's self-possession returned to him, when he began to do his share.

On the whole, he got along pretty well that evening.

After awhile she went to the piano and played and sang for him in a way that quite enchanted him.

She had a couple of popular songs that he was acquainted with, and she induced him to join in with her in the chorus.

Finally she persuaded him to sing something himself, furnishing the accompaniment with very little trouble.

The maid brought up some ice-cream, cake and strawberries, and Jack was willing to swear that he had never tasted anything half so delicious in his life.

By the time the clock struck ten and he got up to go he had forgotten all about his bashfulness, and was talking and laughing with the girl as if he had known her all his life.

"You must call again soon, Jack," said Edna, accompanying him to the hall door.

"Thank you, I will be glad to do so," he replied, and he told the exact truth.

"I will be home this night two weeks. Shall I expect to see you then?"

"Certainly, if you say so."

"Then I say so," she laughingly replied. "Remember you must not disappoint me."

"I wouldn't think of doing that," he answered. "Good-night."

They shook hands and then he walked down the steps.

"She's the finest girl in the world," he mused, as he walked along. "She made a whole lot of me to-night, just as if I amounted to something. Well, maybe I will amount to something one of these days. It won't be my fault if I don't. I've been down in the world long enough. It is time I began to rise. But I'm afraid I'll never rise high enough to feel that I'm the equal of Miss Edna. She certainly treated me awfully nice, considering I'm the lowest employee in her father's office. That shows what a fine girl she is. Most girls in her station of life wouldn't consider me worthy of notice, and I guess I couldn't blame them, for I'm not one of the upper crust nor within hailing distance of them."

Of course, he told his aunt all about his visit to his employer's daughter when he got home, and he couldn't say anything too nice about Edna.

He also regaled Willie next day with a description of his reception at the Rand home, and how swell looking Edna looked.

"You have a snap, Jack," grinned the young clerk. "I guess you're the first employee of this establishment that has enjoyed the honor of calling at the boss's house just like a regular visitor."

"I couldn't refuse going after being invited."

"I should say not. The honor is in getting the invitation. That's the reward for saving Miss Edna from perhaps a fatal injury."

"This job was reward enough for that."

"Don't you believe it. Miss Edna is the old man's only child. He'd sooner lose every dollar he has in the world than lose her. He won't forget what he owes you for saving her. He'll push you ahead in the business as fast as he can, and I wouldn't be surprised but when he dies he'll leave you something handsome in his will."

"It is just possible I might die first," laughed Jack.

"You mustn't do that. You'd lose by it."

"Whether I'd lose or not I might have little say in the matter. Nobody in this world can tell with any degree of certainty how long he's going to live, no matter if he's young and strong like you and I are at present."

"Did Miss Edna invite you to call again?"

"She did that, and set the evening herself. Say, you ought to have tasted that cake, and ice-cream, and those strawberries that were served to us last night. It makes my mouth water to think about them."

"Look here, Jack, if you play the game right you might marry Miss Edna some day, and then you'd get taken into this business as the junior partner."

"You're putting it pretty strong, Willie. That's all right for a story book, but in real life things don't often work out that way."

"How do you know they don't? Aren't the papers always printing stories about poor chaps marrying heiresses? Don't wealthy young ladies often run off with their fathers' coachmen? It isn't so long ago that I read about the driver of a department store marrying the daughter of one of the firm's best customers. He wasn't over twenty-three, and wasn't worth a cent. It's just a fellow's luck."

"By the time I'm old enough to think of getting married I expect to be well off and able to support a wife in style. Now, let's talk about something else."

## CHAPTER IX.

### JACK'S RUN OF LUCK CONTINUES.

On the day following Jack's visit to Edna Rand, an expressman carted all of Mrs. Graham's worldly goods from the Cherry Street tenement to a two-story and basement house near Christopher Street, where the little woman had rented the entire second floor at a reasonable figure.

Jack notified Packy Davis and the rest of the "gang" the night previous that he was going over on the west side to live, and they set up a big howl at losing him.

He promised to come and see them occasionally, and they had to be satisfied with that, but he intended to drop them as quickly as he could without hurting their feelings.

He was continually meeting the newsboys and bootblacks with whom he had associated when he was selling papers.

He didn't put on any airs with them because he was now up in the world, and the result was he kept in their good graces, while he didn't actually have much to do with them.

Jack kept his eyes open for another tip, but the summer passed and fall came on without any luck of that kind falling in his way.

In the latter part of August he and Willie had a week's vacation, and they spent it on Willie's grandfather's farm in Sullivan County, where they had a bang-up time.

They had been back at work about a month when Jack



was sent to deliver a message to a broker named Butler in the Astor Building.

He was admitted to the broker's private room and that gentleman read the note.

"Wait here till I come back," said the broker. "I shall have an answer for you. Sit down in that chair," and he pointed to one against the partition.

Jack sat down and waited.

Presently he heard the broker's voice in the next room.

He was talking to his partner.

The partition was thin and the boy heard all that passed between them.

They were talking about a syndicate that was nearly completed for the purpose of booming L. & M. stock.

Mr. Rand had been invited to go into it, but the note Jack brought was a declination on his part, owing to the fact that all his available capital was tied up and he was not in a position to put up the half million required to qualify him as a member of the pool.

Both brokers were disappointed because they had counted on him as a sure thing, and they tried to think up some inducement that might be offered to the trader, for in their opinion his statement that his money was tied up was only a polite way of getting out of a half promise he had made to go in with them.

The partners talked the matter over for several minutes and finally they decided to see the other members of the syndicate to find out how much time could be allowed Mr. Rand in which to come up with his money.

"We can start in to buy on the quiet right way without waiting for him to ante up," said Butler to his partner. "All we really need to know now is whether he will surely go in. His word once passed is as good as his bond. I'll write him that I'll be over to see him to-morrow."

"You'd better do that," said his partner. "If he positively declines to-morrow to go in with us why we'll have to get somebody else. At the meeting this afternoon I shall advise that the purchase of L. & M. shares be begun at once. In about a week we ought to have matters in shape to boost the price. I think that a rise of between fifteen and twenty points will be as much as we can expect to get out of the deal. It is now ruling at 62. We ought to figure on unloading between 75 and 80, preferably the latter price, unless we meet with heavy opposition."

"That's right," replied Butler. "Well, I must go back and write the note. Rand's messenger is waiting for it in my room."

Jack heard a door close and then Mr. Butler re-entered his own room, sat down at his desk, wrote the note, enclosed it in an envelope and handed it to Jack to take back to his employer.

"Gee! But I've got hold of a corking tip this time," muttered Jack, as he hurried along the corridor to catch one of the elevators down. "A syndicate has been formed to boom L. & M. It only wants one member to be complete, and it is expected that the purchase of the stock on the quiet will begin at once. I'm going to get in on this all right, and on the ground floor at that. As soon as I tell Willie about it he'll be crazy to go in, too. He has enough money to put up on thirty shares if he is willing to go the whole hog. As for myself, I'll buy 300 shares. If the stock should go to 75 I stand to win nearly \$4,000.

This is the best thing I've struck yet, and if Willie doesn't think so, too, he's deaf, dumb and blind as a bat."

By the time Jack had finished his soliloquy he was on the street, walking rapidly toward his own office.

At one o'clock he went to lunch with Willie.

"Well, Willie, I've got hold of something good at last," he said.

"What is it?" asked the young clerk eagerly, for his \$300 had almost burned a hole in his pocket, so anxious was he to put it at work again.

"What do you suppose it is?"

"A tip, of course."

"Right at the first guess. It's a tip, and a dandy one."

"Let's hear all about it."

"A syndicate has been formed to boom L. & M."

"Good. How did you hear about it?"

"Listen and I'll tell you," replied Jack, who immediately gave his friend all the particulars that the reader already knows.

"It's better to be born lucky than rich," cried Willie, slapping Jack on the back. "I think I'm a lucky bird to be able to stand in with you. I'm in on this with my \$300, ain't I?"

"Sure, if you want to put up the dough."

"Want to! I'm just aching for a chance to double my capital."

"You ought to do that on this deal."

"When are you going to buy?"

"In a day or two. There is no particular rush."

"I think the sooner you do it the better. If the price should go up a point or two while you're waiting we'd be just so much out."

Jack waited three days, during which time L. & M. remained nearly stationary, and then he bought 300 shares for himself and 30 shares for Willie.

Next day an upward move of the entire market carried L. & M. to 65, or three points above what he had bought the stock.

On the following day an attack was made on it and it dropped back to 63 1-2.

It recovered, however, to 64 before the Exchange closed.

Next day was Saturday, and during the two-hour session it went up to 65 1-8.

On Monday the stock began to attract special notice from the brokers, owing to the rumor which obtained circulation that a syndicate was trying to corner it.

A good deal of the stock changed hands that day at about 66.

The papers had something to say about it that afternoon and the next morning.

This whetted the appetite of the public for the stock, and they began buying it, though it soon developed that the shares were scarce.

This fact revived the rumor concerning a syndicate being at the back of it, and sent the price up to 70.

The whole Exchange was now interested in L. & M.

Nearly every broker who had any money lying around loose tried to get hold of some of the shares, and what with the public looking for it, too, the demand so greatly exceeded the supply that the price kept on mounting up at a rate that rather astonished Jack, who was keeping an eye on it whenever the chance was his.



On Thursday it closed at 80, and as that was the figure at which Mr. Butler's partner had intimated that the syndicate ought to begin to take profits, Jack, on his way home, without saying anything to Willie, stopped in at the little bank and left an order for his shares to be disposed of as soon as the Exchange opened in the morning.

The stock opened at 80 5-8, and that was the price the 330 shares were sold for.

The syndicate, however, did not sell at 80.

Their brokers were ordered to wait till it went to 85.

At that figure they got rid of their holdings, and every one of them made a big profit on his original investment.

Of course, it was the general public on whom the syndicate succeeded in unloading the bulk of its holdings, though many brokers were interested to a considerable extent.

The stock advanced to 87, and then the news got out that the syndicate had cashed in at a huge profit.

The bears took advantage of the rumor to precipitate a panic, and inside of an hour, amid intense excitement, the price dropped to 70.

Jack and Willie shook hands over their luck in getting out in time, and they figured their respective profits at \$5,500 and \$550.

Jack was now worth \$9,000, and the fun of it was his aunt didn't know a thing about it, for that was a surprise he meant to treat her to later.

## CHAPTER X.

### WINNING BY A NARROW MARGIN.

Jack was so tickled over his success as a speculator in a small way that he could not resist the temptation of telling Edna Rand all about the lucky deals he had made since he entered her father's employ.

Before he said anything about the matter to her he asked her to promise to keep what he was going to tell her a profound secret.

This she readily agreed to do, and then he explained to her how he had made his present capital of \$9,000 out of one-half of the money he had received as a reward for returning the pocketbook he found in the Peck Building.

"My goodness!" she exclaimed. "How fortunate you have been!"

"Yes, I think I have done very well during the short time I've been working in Wall Street."

"Does my father know that you are speculating in the market?"

"No, he does not. I'm afraid that he wouldn't approve of it; but I assure you that I have not neglected my duties in any way to carry on my little deals. If you think I am doing wrong I'll release you from your promise not to tell, and you can explain matters to him just as I've done it to you."

"As far as I am able to judge I don't see that you are doing wrong. If you can make money out of stocks without neglecting your work as a messenger I believe you have a right to do so. At any rate, it shows that you are pretty smart. I don't know whether my father would object to what you are doing or not, but I don't see that it is necessary for me to tell him. I am sure you wouldn't do anything that you thought was not exactly right or just to him."

"Well, you see, it's a kind of unwritten law in Wall Street that employees must not speculate, but many of them do it, just the same. When a person sees a first-class chance to make a haul he hates to let it get by him."

Some weeks after that Jack, on one of his visits to the Exchange, saw a broker named Newell buying J. & S. stock as fast as it was offered.

Next day he saw that J. & S. had gone up two points, and when he went to the Exchange that morning Newell was still buying the same stock.

The young messenger wondered if Newell was acting for a syndicate that was going to boom the stock.

As he had no inside knowledge of the fact, he was rather afraid to tackle the stock as he was tempted to do.

When he got back to the office he saw by the ticker that J. & S. was going up steadily, an eighth of a point at a time.

He was returning from an errand when he met Willie on the street.

"Say, Willie, you know Broker Newell, don't you? He's called Fatty because he must weigh 250 pounds from his looks."

"I know him. What about him?"

"Yesterday I noticed that he was buying J. & S. as fast as he could get it, and he's still on the job. Do you think there's anything in it?"

"Might be," replied the young clerk; "but you can't always tell. He may be buying it to fill a big order."

"The stock is going up. Yesterday morning it opened at 68 1-8 and now it's up to 72 1-2."

"That looks like business."

"Do you think it's too risky to take a shy at?"

"I don't think I'd care to monkey with it. The price may take on a slump any moment."

Willie went on to the restaurant and Jack returned to the office.

The cashier had a note waiting for him to run out again with, so he didn't even take off his hat.

The note was to Mr. Barry, of Barry & Conant.

Mr. Barry was very busy with a bank director in his room, and Jack had to wait.

While he was standing by the window a couple of brokers came in and asked for the senior partner of the firm, and were told he was engaged.

They took their stand by the ticker, close to Jack, and after studying the tape they began to talk about the rise in J. & S.

"I got a quiet tip the other day to buy that stock," said one of them; "but I didn't take enough interest in it to do so. It was then going at 67, now it's up to 73. I might have cleaned up quite a stake if I had acted on the pointer."

"It isn't too late for you to get in yet if you think there is anything in it," replied his companion. "It seems to have a strong upward tendency, and the market is bullish, anyway."

"Well, it looks as if there was a pool behind it. Newell has been buying a big lot of it, and I believe he's still on the job. I guess it's worth taking a risk with."

"I think I'll buy some myself on the chance of it panning out," said the other. "J. & S. is a good, reliable stock that is usually safe to deal in."



They were still talking about the stock when Jack was told to go in and see Mr. Barry.

On his way back to the office the young messenger turned over in his mind what he had just heard about J. & S., and he decided to risk a portion of his funds on 500 shares.

Getting permission to go to his own lunch, he took time enough to visit the little bank and leave his order for 500 shares, at 72.

"You're getting to be quite a speculator," said the margin clerk, who knew him pretty well by this time. "How many deals have you been in during the last few months?"

"Three. This is my fourth."

"They've all been successful, I think?"

"Yes."

"Well, the pitcher that goes too often to the well is liable to be broken. You want to be careful that you don't get squeezed, young man."

"I've got to take the same chances that anybody else does."

"Naturally. I hope you understand that in marginal transactions the bank will sell you out to protect itself if the price should take a sudden drop below your limit. Remember, old and experienced brokers are caught in deals every day, so you want to be cautious. Sign that order, please."

"Much obliged for your advice," replied Jack, as he affixed his signature to the paper; "but I'm looking out for myself as well as I can."

When the Exchange closed that day J. & S. was quoted at 72 5-8.

Next day it dropped down to 71 and did not recover.

On the following day it went down to 69.

Jack felt pretty glum over the decline.

It meant a loss of at least \$2,000 to him.

He wondered if J. & S. had run its course, and was dropping back to its former place in the list, which was around 67.

He said nothing to Willie about the deal he had made.

He didn't care to advertise his bad luck.

Every time he got the chance he watched the ticker, in the hope that there might be a change for the better.

Five minutes before the Exchange closed that day there was a sale of 2,000 shares of J. & S. at 69 3-8.

Jack saw it on the office ticker, and he began to feel a bit encouraged.

The following day being Saturday, the Exchange was only open for business until noon, but during that time J. & S. went up to 71.

"Well, I'm only out \$1,000 now," said Jack to himself. "Maybe I'll be able to crawl out with a whole skin next week."

The market was rather weak as a whole on Monday, and J. & S. receded to 70.

It held its own on Tuesday, but on Wednesday it suddenly became so active as to attract the attention of the Exchange.

The result was a lot of business done in it, and the price went up to 73.

Jack debated whether he hadn't better get out now at the loss of commissions and interest.

He couldn't decide to do so.

"Now that I'm in it I might as well hold on, for it looks as if it might go up higher," he argued.

It was a lucky resolution, for next day the price jumped up a fraction over ten points.

That meant a profit of \$5,000, and Jack couldn't reach the little bank soon enough to put in his selling order.

Hardly had the bank's broker sold his shares than a bear clique attacked the stock so fiercely that the price broke to 75 in no time at all.

When Jack heard about the slump he shook hands with himself.

"I didn't get out a moment too soon," he muttered. "It seems to me that I had a close call all through that deal. I must be more careful the next time I am tempted to get into the market. All's not gold that glitters. Well, I'm worth \$14,000 now. That isn't so bad for a messenger boy."

## CHAPTER XI.

### HOW JACK PARTICIPATES IN THE STENOGRAPHER'S TIP.

Jack didn't say a word to Willie about his J. & S. deal, and the young clerk remained in ignorance of the fact that his friend was \$5,000 richer by reason of a new stock transaction.

The young messenger was not quite so eager to get in on the market as he had been.

The narrow escape he had had from the slump told him how easy it was to get squeezed in Wall Street, and he no longer wondered why the "lamb" got it in the neck so often.

His \$14,000 was stowed away in a safe deposit box he had rented in the Washington vaults a few doors below the Liverpool Building, and he dropped in there about once a week, after he was through for the day, to look at it and make sure it hadn't taken wings unto itself and flown away.

He continued to keep his eyes and ears open and his mouth shut, but four months passed away and not a ghost of a tip loomed up in his direction.

He put in a good part of his spare moments studying Wall Street methods and reading all the news of any importance in the financial journals.

"Nothing like keeping up to date in all matters connected with your business," he told himself. "If I had all my time to myself I am satisfied that I could put many a little deal through that would pan out good money; but as things are I can't afford to take the chance unless I have something reasonably certain to work on."

Willie had something over \$800 waiting for Jack to say the word.

"It's getting rusty lying around doing nothing," he said to his friend one day. "You haven't caught on to a tip in five or six months. What's the matter? When you first started in here pointers were as thick as blackberries on a bush, now they're as rare as hen's teeth. Have brokers grown more cautious, or what?"

"I'll never tell you. I hear brokers talking every day almost, but they never say anything that's any good to me."

"How about M. & N.? The clerks in the office have been talking about it for two days, and there is something in the papers about it every day. You must have heard the brokers discussing its recent rise."



"I have, but as far as I've been able to make out from their talk, they're all at sea over it."

"What do they say about it?"

"Some think there's a syndicate back of it trying to boom it, others think that it's a bait for bigger game. I haven't heard anybody say that he was particularly anxious to get in on it."

"I was thinking that we might take a shy at it," said Willie.

"You can if you want to, but I'm not stuck on it."

"It's been some time since we made anything out of the market."

"If we made too many lucky hauls there wouldn't be any use of our working for Mr. Rand for the small wages we're getting."

"Well, I wish something in the shape of a tip would turn up."

"That's what I've been wishing for the last four months, but that is all the good it's done me."

"Don't fail to let me know when you do strike something."

"I'll let you know, don't worry."

The above conversation took place between the boys on their way back from lunch, and it ended when they reached the building and they entered the elevator.

Jack was on very friendly terms with the office stenographer, but as she was always very busy during business hours they seldom held very extended conversations.

That afternoon Mr. Rand told him to take three or four documents to her to copy.

He laid them on her table with the directions, and was turning away when she caught him by the sleeve.

"Will you do me a favor, Jack?" she whispered.

"Sure thing," he replied. "What is it?"

"I want you to promise not to say a word about it."

"I promise."

"Here is \$100 in this envelope. Put it in your pocket."

"What do you want me to do with it?"

"I want you to buy me ten shares of M. & N. stock of some broker."

"You want me to buy you ten shares of——" began Jack in astonishment.

"Hush! Not so loud. I don't want anybody to know anything about it."

"Why are you buying M. & N.?"

"Because it's going up."

"I didn't know that you were speculating in the market. You've kept it mighty quiet."

"I never speculated before. This is my first deal."

"That so? Somebody has been filling your head with visions, eh?" laughed Jack.

"Oh, no. If I tell you something you won't say a word, will you?"

"I've already promised to be mum."

"My sister is engaged to be married to a young broker. He asked me last night if I'd like to make a little pin money. I told him that I would. Then he told me to buy a few shares of M. & N. right away, hold it till it reached 75 and sell out. He said that it was a sure winner. He made me promise not to tell anyone about it, but I've broken my word by telling you. Now, you won't say anything, will you?"

"Of course I won't."

"And you'll buy me ten shares of M. & N. and sell it for me when it goes to 75?"

"I'll buy the stock for you, but I can't guarantee that I'll have the chance to sell it the moment it reaches 75, if it goes that high."

"Then you could sell it as near that price as you can."

"All right. You are sure your tip is a good one?"

"Mr. Wentmore wouldn't have advised me to buy M. & N. if he had any doubts about my coming out all right."

"All right. When I go out again I'll buy the shares for you," said Jack.

When he got back to the waiting-room he looked M. & N. up on the tape, and found that it was going at 54 5-8.

"If M. & N. is going to 75 there's a syndicate behind it, that's certain," muttered the young messenger. "I guess it's safe enough for me to get in on it for a thousand shares. I ought to double my capital at least."

Just then the cashier called him over and sent him with a note up the street.

On his way he stopped in at his safe deposit vault and got \$10,000 out of his box.

After delivering his note and finding there was no answer, he went to the little bank and bought the ten shares for the stenographer and the 1,000 shares for himself.

He paid 55 for the stock, getting it on the usual ten per cent. margin.

Somewhat to his surprise, the stock went up much more rapidly than any other stock he had ever known since he got interested in the market.

As a consequence every speculator in the Street tried to get hold of some of it.

Three days from the time he bought it closed at 73.

He kept the stenographer informed of its rise right along, and she was tickled to death over the prospect of making \$200 out of it.

He did not tell her, however, that he had bought any of it.

She would probably ask him how much he had got, and he didn't want her to know that he was able to buy so much as 1,000 shares.

On the afternoon that it closed at 73 he stopped in at the bank and left an order to sell out both orders when the price reached 75.

The tape recorded that figure at eleven o'clock next morning, and the stock was sold on the floor about the same time.

When the bank rendered its settlement Jack found he had made \$19,700, while the fair typewriter was \$195 ahead by the deal.

## CHAPTER XII.

### FIRE.

Jack was now worth nearly \$34,000, which was probably more than all the messengers on the Street were worth put together.

Nobody knew it, however, but himself and Edna, who was the only one he took into his confidence.

She regarded him as a wonderfully smart boy, and



thought more and more of him every day, though nobody knew that but herself.

Jack now called on her regularly every Wednesday evening.

He dressed as well as any of her aristocratic acquaintances, and he felt as much at home in her residence as he did in the cheap apartments where he lived.

His aunt was constantly receiving presents of money from Jack.

At first she remonstrated with him for his liberality, thinking that he ought to keep some of the money at least to spend on himself.

Jack, however, assured her that he made more money outside his wages than he knew what to do with, and after that she offered no further objection to receiving whatever he chose to give her.

She was a very saving little woman, and she put nearly all this money in a savings bank, intending that in the end it should come back to her nephew.

She told everybody she knew that Wall Street was the greatest place in the world to make money, for her Jack was piling it up hand over fist.

After the M. & N. deal nothing more in the shape of a tip came Jack's way for a long time.

The only other deal he went into for several months was B. & J.

He went into it because Willie insisted on buying 80 shares with his money, and Jack thought he'd keep him company just for fun.

He bought 1,000 shares at 92 and sold out at par, making about \$7,600 on it.

"This raised his capital to \$40,000.

Willie made enough out of his 80 shares to make him worth \$1,500.

This summer Mr. Rand hired a handsome three-story house at Southampton, L. I., and he and his daughter went there with several servants the last week of June to spend July, August and the first week in September.

It was arranged that Jack was to spend his week's vacation there, when it came around in August.

Edna also insisted that he must come down every Saturday afternoon and remain till Monday morning.

It happened that the Fourth of July fell on a Saturday this year, and Jack was invited to come down there after he got off on Friday afternoon.

The broker had invited quite a party of his friends to spend the fourth and fifth with him, and for their amusement on the evening of the Fourth had purchased two good-sized cases of fireworks.

These cases, when they arrived on the morning of the third, were taken up to the attic, where they would be out of the way till needed.

As most of the invited guests arrived by the same train that brought Jack down, Edna gave up her room for the time being and took a small chamber on the third floor.

As for Jack, it was arranged that he was to sleep on a cot in the coachman's quarters, on the second floor of the carriage house.

After dinner Jack and Edna went for a walk down to the beach, and around the shady streets.

It was after ten when they got back, and at eleven he retired to his sleeping place for the night.

It is not often that a strong, healthy boy, like Jack Ashford, lies sleepless at night; but on this occasion our young messenger found himself tossing from side to side on the cot, seeking in vain for some snug corner of the pillow in which he could bury his head and betake himself to slumber.

Perhaps it was because he was away from the familiar surroundings of his own room in New York that made him feel restless.

Perhaps it was the unusual stillness—the utter absence of those sounds that are inseparable from a great city, to which he was accustomed—that affected his nerves.

Whatever the cause certain it is that he couldn't get to sleep, though he adopted every possible scheme he could think of to woo the drowsy god Morpheus.

He envied the coachman, who was snoring away to beat the band in a small room close by.

He heard a clock down stairs in the ground floor strike twelve, and afterward one o'clock.

"Gee! This is fierce!" he exclaimed, sitting up. "I'll be in a nice shape for a good time on the glorious Fourth if this keeps up. I guess I'll get up and walk around. Maybe that'll chase the hoodoo."

Up he got forthwith, and the first thing he did was to walk to the window and look out.

The window commanded a view across the yard of the ivy-covered end of the house.

Jack merely glanced at the building and then up at the starlit sky.

"It is a fine night," he said, "and it will be a fine day to-mor—what's that?"

The exclamation was forced from him by a sudden gleam of light in an upper window of the house.

It was a particularly brilliant flash, like an explosion.

Almost instantly the room in which he had seen the flash was lighted up with a greenish light, then a red light mingled with it, and before he could recover from his surprise the room was suddenly filled with myriads of sparks.

"My gracious!" cried Jack. "What can be the meaning of that? The house is certainly afire."

He rushed into the little room and, grabbing the coachman by the arm, shook him into wakefulness.

"Get up! Get up!" cried Jack. "The house is on fire!"

"What!" gasped the bewildered man.

"The house is on fire. Look out of your window."

Jack rushed back to the other window and took another look.

The attic of the house was now all ablaze and a cloud of smoke was mingled with the fire.

What puzzled Jack was the flashings and many colored hues that illuminated the room continually.

Edna had incidentally told him about the fireworks her father had purchased to let off on the evening of the Fourth, but he did not connect them with the attic fire.

Hastily he dressed himself while the coachman did the same, and inside of a few minutes both ran down the narrow stairway and sprang out into the yard.

They saw that some of the inmates of the house had been aroused by this time.

As Jack looked up at the window of the burning room



something crashed through one of the panes and went whizzing across the roof of the carriage house.

"What the dickens was that?" he ejaculated.

The thick smoke came pouring out through the broken pane and rose into the air.

The smoke could also be seen coming through two of the windows of the third floor.

The fire seemed to be making great headway.

Jack and the coachman began pounding loudly on the doors and yelling "Fire!" at the top of their voices.

A scene of great excitement and confusion ensued.

In a few minutes the inmates, scarcely more than half-dressed, began running out on the piazza and lawn.

Mr. Rand was among the first to appear, and after a hasty glance at the attic he despatched the coachman to the engine-house in town, about three-quarters of a mile away.

The man had hardly got well started on his way before the flames began eating their way through the dry wood-work of the attic.

The smoke had greatly increased on the third floor, but the servants who slept in the rooms there managed to make their way half suffocated down stairs.

It was at this point that Mr. Rand noticed that his daughter was missing.

Filled with a frantic fear, the broker dashed up the stairs to arouse his child and get her out.

The upper part of the building was so filled with a stifling smoke that he could not make his way to the third floor, and he fell unconscious on the stairs, where he was picked up and carried down by one of the gentlemen who had followed him.

By this time Jack saw that the fire had made its way down into the third floor.

"If a fire-engine doesn't get here pretty quick it won't be possible to save the house," he muttered. "I wonder where Edna is?"

He was about to look her up when suddenly, to his consternation, a window on the third floor, directly under the blazing attic, was thrown up and the girl he was thinking of appeared in the opening and began screaming for help.

### CHAPTER XIII.

#### JACK LEARNS WHAT FACE IS.

"Great Scott!" cried Jack. "It's Edna, and the room she's in seems to be on fire. I must save her."

He rushed into the house and started up stairs.

Clouds of smoke that smelt strongly of gunpowder came puffing down in his face.

The second floor was hazy with it, and it was pouring down the staircase from the third landing.

He made a desperate attempt to force his way through it, but had to give it up.

Half choked and dizzy he staggered to the nearest window and hung out of it till he recovered his breath.

He could hear Edna still screaming from the window, where she was cut off by the fire behind and above her.

Jack made another attempt to reach the third floor by the back stairs, but with even less success.

Then he rushed back into the yard and looked around for a ladder.

If there was one on the premises it wasn't in sight, and he had no idea where to look for it.

During his brief and hurried search he found a coil of light rope and he brought it forward, under the impression that it might be made use of in some way.

He found that the distance between the ground and where the girl stood was too great for the rope to be thrown, even if Edna possessed presence of mind enough to seize it if it came within her reach, which was doubtful in her frantic state.

Jack saw that there was only one way by which the rope could be carried to the third floor, and it was hazardous work to attempt it.

That side of the house was thickly overgrown with ivy, reaching up to and around the window where the broker's daughter stood swinging her hands in despair.

If it would bear his weight he believed he could climb it.

At any rate, he determined to make the attempt, for a human life hung on his success.

Jack kicked off his shoes and threw off his jacket.

Then, with the rope in a loop over his shoulders, he began his precarious journey upward.

The guests, including the broker, who had just been brought to his senses, watched Jack with breathless interest as he slowly and cautiously mounted the ivy-clad wall.

Edna's life clearly seemed to depend on his ability to perform the feat he had undertaken.

And as he made his way with apparent success, the fire burst through the roof of the house and illuminated the neighborhood.

The background behind the girl also glowed with a reddish tinge that showed the fire had made its way into her room.

The smoke sifted out all around her and grew thicker each moment.

Jack tried to maintain a semblance of coolness, but every nerve was really tingling with excitement and anxiety for the girl, for whose safety he felt he would be willing to give his life.

His fear was lest, in his excitement, he should lose caution and thus jeopardize his chances of success.

Higher and higher he went till he reached the second floor.

Eight or nine feet more and he could reach the goal he was aiming at.

Edna had stopped screaming.

Her attention had been attracted to the brave boy who was straining every nerve to save her, and she gazed down at him with a blanched face, but with hope in her heart.

She knew it was Jack, and she felt that he would save her somehow.

He reached a point where he could support his weight on the top of one of the second-story windows.

He was only a few feet below the girl.

"Edna, can you catch the rope?" he cried.

She made no move nor answer, but continued to gaze down at him in a fascinated way that showed her whole attention was absorbed in his effort to reach her.

He saw that it was useless as well as dangerous to think of tossing the end of the rope to her, so he kept on, more cautiously than ever, for he could feel the ivy giving way here and there.



Only the very abundance of the vine, which distributed his weight over hundreds of tiny stems and branches, made it possible for him to overcome its fragility.

At last, with the glare of the fire all around him, he grasped the sill of the window above where she stood and, with the aid of the vines, scrambled up and threw one leg into the opening.

"Oh, Jack, Jack," cried Edna hysterically, throwing her arms around his neck, "you will save me, won't you?"

"Sure I will," he replied, disengaging himself from her frantic embrace as gently as possible, and getting in at the window.

Shouts of approval from the rapidly gathering crowd greeted the accomplishment of his feat.

Jack disappeared with the end of rope into the smoking and burning room.

He tied the rope firmly to one of the posts of the bed.

Then he brought the coverlet and wrapped it about the girl.

After that he pulled up the rope and tied the end securely in a loop under Edna's arm, stuffing the coverlet between it and her body.

"I'm going to lower you down, Edna. Don't be afraid. Trust to me and you will be on the ground in one minute." He lifted her across the sill.

"Fold your arms tightly across your breast."

"Oh, Jack, I am afraid. If the rope should break——"

"It won't break. Remember, I am looking out for you."

"But how will you get down, Jack? I can't leave you. You have risked your life to save me."

"Why, I'll slide down the rope, which is tied to your bed, just as soon as you reach the ground. Now, then, out you go."

Edna gave a little shriek as she felt herself swing clear in the air, but before she could realize anything more Jack had lowered her swiftly into her father's waiting arms.

Just then came the jingle of the old-fashioned hand engine and hose cart, which formed a part of the fire department equipment of Southampton.

They were coming on the scene as fast as they could, for the blaze had attracted general notice by this time.

The hotels and cottages being crowded with guests over the Fourth, the fire created a whole lot of excitement.

A big crowd surrounded the blazing building when Jack lowered Edna from the window, and his performance was greeted with cheers, for the girl's fate had been in the balance, with the odds against her, till the young messenger went to her rescue.

As soon as the girl was safe on the ground Jack himself prepared to follow.

Making sure that the end of the rope was not likely to give way, he slipped across the window sill, and slid down the rope, where he was caught by a half dozen pairs of willing hands, although such a precaution was not at all necessary.

"You're a hero, Ashford," cried one of the broker's guests enthusiastically, shaking the boy by the hand.

"You certainly saved Edna Rand's life," said another, grabbing him by the other hand. "Upon my word, you deserve a gold medal."

Jack realized that he had become a very popular personage all at once.

Everybody had something nice to say to him.

As he put on his shoes and jacket the firemen dashed into the grounds, ready to tackle the conflagration.

The second of the two fire companies was also heard coming up the street.

It was now a grave question whether even a part of the house could be saved.

The firemen, however, got on the job with a will, and inside of a few minutes the first stream of water was being poured on the flames.

There were plenty of willing volunteers ready at hand to aid the firemen, and the clank, clank of the engine rose above all other sounds.

When the second engine took up its position, more volunteers began dragging the other hose forward, while a score of spectators stepped forward to work the arms of the machine.

Ladders were procured and two streams were soon playing upon the third floor and up into the attic.

Mr. Rand had carried Edna to an adjacent cottage, where she was received with open arms and made as comfortable as possible.

After embracing her father her chief thoughts centered about Jack, and she could not rest easy until assured that her plucky rescuer was safe and uninjured.

Then she insisted on seeing him, but it was some time before Jack could be located, for he had fled from the ovation the crowd tried to shower on him.

At length he was found and brought to the cottage, where Edna was impatiently waiting to see him.

When he entered the room where the girl was, she threw her arms around his neck and kissed him, thanking him over and over for saving her from the terrible peril she had been face to face with.

Mr. Rand also could hardly find words to express the obligation he was under to the brave boy.

"I'll never forget what I owe you, Jack," he said. "If it hadn't been for you I feel sure my daughter would have been burnt to death. You adopted the only possible means of reaching and saving her. Everybody says you're a hero, and I agree with them."

Jack's ticklish feat of climbing the ivy and saving the life of the broker's only child was known all over Southampton by breakfast time.

His name was in every mouth, and everybody was curious to get a sight at the brave boy.

He soon discovered what it means to become suddenly famous, even in such a small place as Southampton.

When he walked out next afternoon with Edna he was recognized, and both were almost mobbed by enthusiastic persons who wanted to express their opinion of the boy's gallant action, and tell him what a fine fellow they all considered him.

## CHAPTER XIV.

### A NASTY TUMBLE.

Jack was made quite a lion of in Southampton after the fire.

Everybody, and some pretty tony people reside at this town during the summer, wanted to know him, or at least to see what he looked like.



The destruction of the upper part of Mr. Rand's house, together with the thrilling rescue of Edna Rand, was duly telegraphed to New York papers by their indefatigable summer correspondents, and appeared in the Sunday morning editions in the news columns.

The residents of Southampton were not the only ones who read it, though they were probably the most interested, as the affair had taken place in their midst.

Willie Day read the story on Sunday morning at his breakfast table and he nearly had a fit.

He was almost inclined to doubt his eyes, only Jack's name, and Edna's, Mr. Rand's, and another broker he knew well, were down in print, and he couldn't get away from that.

Probably every broker in the Street read the incident at whatever summer resort he was stopping, and many of them knew Jack well, because he was constantly coming into their offices on business.

The result was that when Jack returned to the office on Monday morning and resumed his daily duties, it was not long before he discovered that he was somewhat famous in the Wall Street district, too.

Brokers who had never noticed him before, but knew him by sight, came up and, shaking him by the hand, told him he was one of the pluckiest boys in the world, and how much they admired a boy of his stamp, as well as much more to the same effect.

This kind of fame did not last long, though it was very flattering to him while it did last.

In three days the brokers forgot all about the incident, and Jack ceased to be a Wall Street lion, except among the other messengers, the newsboys and the bootblacks.

"It's quite an honor to know you, Jack," said Willie, while his friend was the most talked of boy in Wall Street.

"Then I hope you appreciate your good fortune," laughed the young messenger.

"Sure I do. You'll be more solid with Mr. Rand than ever after this. I don't see but it's up to you to marry Miss Edna some day in the misty future and become your father-in-law's partner."

"Misty future is a good poetical expression," grinned Jack. "Where did you pick it up?"

"Now, don't get funny. Misty future in this case simply means a few years ahead, say when you're twenty-one years old."

"I'm glad to know just what it means in your estimation. The misty future also seems to be the place where my next tip is roosting. I'm beginning to wonder if any more are coming my way."

"I've been thinking the same thing. You haven't connected with one for so long that you'll hardly know what one looks like when it does come along."

"I'll warrant that it won't get by me, just the same," laughed Jack.

On the following Saturday afternoon he went down to Southampton again.

Edna met him at the station in her pony cart.

The girl and her father were temporarily stopping at one of the hotels while the upper part of the burned house was being rebuilt.

Jack, as Edna's guest, put up at the same hotel, of course.

He stayed there over Sunday, and enjoyed every moment of his visit, for Edna made an awful lot of him, and this just suited the young messenger, for he thought as much of the charming girl as if she was his sister.

Summer passed away and the Rands returned to their home again.

It was about this time Jack noticed that P. & D. stock was on the rise, having gone up four points since Friday.

He had heard a couple of brokers, who sat in the seat ahead of him in the train, discussing the stock, and he got an idea from their conversation that a big syndicate had recently been formed to boom it.

He watched the stock on the ticker all that day, and saw that a great many shares changed hands at advancing rates.

When he went to lunch with Willie he told his friend about the stock, and said he had some idea of getting in on it, as he believed it would go much higher.

Willie said he was willing to buy 100 shares if Jack bought, too.

Jack heard something more about P. & D. that afternoon that decided him to buy the stock right away.

He learned positively that a strong syndicate was behind it, and that there was little doubt but the shares would rise rapidly when they got started.

The stock was going at 82, and he put up the margin on 4,000 shares for himself and 100 for Willie.

In the course of the following fortnight the price went up, not with a rush, but slowly and steadily, to 102, an advance of twenty points.

At that figure Jack got rid of the stock, making the biggest haul of his experience, \$78,700, while Willie cleared nearly \$2,000.

When Jack cashed his check, and put the bills in his safe deposit box, he found that he was worth \$120,000.

He thought it was now time to tell his aunt of his wonderful luck in Wall Street since he had gone to work for Mr. Rand.

The little woman was fairly staggered by his statement.

"Why, Jack, how could you make so much money as that?" she said.

"By doing the right thing at the right time and having luck at my back all the time," he answered.

"But it doesn't seem possible for a boy like you to make such a fortune as that out of nothing," she said.

"Possible or not, it's a fact. If you will come down town to-morrow at half-past three, I'll take you around to the safe deposit vaults and show you the money."

"I'm willing to take your word for it, Jack, but it's the most wonderful thing I ever heard of."

"Lots of wonderful things happen in Wall Street, auntie. Now, I don't want you to tell people about my luck. It isn't a prudent thing to let outsiders know your business."

"I won't say a word about it," she assured him.

"Now, it's about time I invested a part of that in something good. To begin with I want you to look around for a nice house, somewhere within easy reach of the financial district. You can pay as high as \$10,000 for it if you find what you think would suit you at that price. I'll make you a birthday present of it. Then you will be always free from the landlord."

Mrs. Graham was quite overcome by her nephew's gener-



osity, but he laughed and said that \$10,000 was now a mere bagatelle to him, and that he wouldn't miss it a little bit.

When he called on Edna, a night or two afterward, he told her about his latest deal, and how he had made nearly \$80,000 out of it.

"My gracious!" she cried. "You seem to be making money as fast as my father."

"Well, hardly, but I'm doing pretty well for a boy."

"I should say that you are. If you keep on you'll become a millionaire some day."

"Well, \$100,000 is a long way from a million. Unless I'm pretty careful I might get into some unlucky deal and find myself squeezed as dry as a sponge."

"That would be dreadful. I think the best thing you can do is to tell my father about the money you have made and let him invest it for you in some way that will be safe. Then you won't be able to lose it if the temptation comes to you to make a big deal."

Jack told her that he thought her advice good and he would give it his earnest consideration.

On his way home he thought the matter over, but couldn't make up his mind as to just what he ought to do.

"I believe Mr. Rand would have a fit if I told him I had made \$120,000 in the market in the last year and a half out of \$500," he said to himself. "It would look like a big fish story. However, whether he believed me or not I could show him the cash in good United States bills. My money would certainly be safer if invested in bonds or mortgages that paid five or six per cent. interest. But then if a sure tip turned up I'd feel like kicking myself for putting my capital out of reach. I tell you it's a hard point to decide. I'll have to think it over again."

Jack was two blocks away from Mr. Rand's home when he dismissed the subject from his mind.

It was nearly eleven o'clock, too, for he had made a later than usual stay of it with Edna.

He always found it hard to tear himself away from the girl when ten o'clock came, and of late it was generally fifteen minutes after ten before he got down to the front door.

To-night it was ten-thirty when they tripped down stairs together, and they stood talking another fifteen minutes at the door before he finally said good-night.

During the earlier part of the evening the stars were out, though there were many clouds in the sky.

Now there wasn't a star to be seen, the heavens were overcast, and the indication was rain, as the evening papers had printed as a weather probability.

Jack wore rubber heels on his shoes and thin soles, consequently his footfalls made little noise on the sidewalk.

Jack intended to take a Madison Avenue car down town and change at Eighth Street for a cross-town car, which would take him close to his home.

As he approached the corner he stepped on some hard substance that slipped under his weight, his ankle turned and he fell heavily against an iron area gate.

The gate was not fastened and flew open, pitching the boy down half a dozen stone steps.

Stunned and bewildered he tried to get on his feet, then everything seemed to grow black around him.

He reached for something to grasp to support himself.

His hands caught on the edge of the steps, he took one

step and then sank down in the corner, half against the wall supporting the sidewalk, six feet above him.

That was the last thing he remembered for some time.

## CHAPTER XV.

### THE BURGLARS.

When he came to his senses Jack had no idea where he was.

He gazed stupidly into the darkness of the areaway like a man just recovering from a heavy spree.

By degrees memory reasserted itself and he recollected the fall he had got.

His injured ankle pained him a little, but nothing to speak of, but he wondered who could be sitting on those area steps talking at that hour of the night.

It was hardly a suitable night for anyone to be out of doors when they could just as well be in the house.

In fact, he saw that a drizzling rain was falling, and such part of his own garments as was exposed to it was already quite damp.

Instinctively it occurred to him that the two people who were talking might not be honest men, and he listened to make sure of the fact before bringing himself to their notice.

He found that one of the men was so close he could have touched him by reaching out his hand.

As he glanced upward he saw the brief flash of a tiny luminous disk.

Then he heard the snap of a watch-case, and the man said it wanted ten minutes of two o'clock.

Jack almost gasped.

Ten minutes of two—he must have been unconscious after his fall three whole hours.

"It's time we got to work," said the man whose watch crystal was daubed with luminous paint, a trick resorted to by crooks and those who wish to see the time in the dark. "The cop is not likely to be back this way for some time to come."

"All right," said his companion. "The servants are sound by this time."

The two crooks, for such their conversation indicated they were, sat up and glided over to the iron area door.

One drew a bunch of skeleton keys from his pocket and began tampering with the lock.

He was evidently an expert, for he had the door open in a trice.

Jack cautiously watched them over the top of one of the steps, and saw them enter the space under the high stoop.

Another and stronger iron door confronted them inside, but it presented few difficulties to individuals of their skill and experience.

In a few minutes they opened it outward and found an ordinary every-day door beyond, the lock of which they had no difficulty in picking.

The door did not yield after it had been unlocked, which showed that it was also held by one or more bolts.

The crooks had evidently expected something of this sort, for they were not at all upset by the failure of the door to open.

The fellow who was doing the work produced a small case from his pocket.



It was filled with the tools of his nefarious trade, including a small bottle of rock oil.

From the case he selected a "bit," capable of drilling a hole an inch in diameter, and fitted it to a small but very strong steel "brace."

First he oiled the bit to minimize the noise, and this he did invariably before beginning a fresh hole, and often in the middle of one.

It took probably a dozen borings to make a circular hole large enough for him to insert his arm at a point close to where he believed the bolt to be.

The man spent all of twenty minutes over the job.

Jack, from where he knelt, couldn't make out their faces, but he knew they were there at work from the sounds that reached his ears.

At length complete silence ensued, and he judged that they had got into the house.

Then he got up and slipped over to the iron area gate, which they had partly closed, and pushed it open.

The men were not there, the inner iron gate was wide open, but the wooden door was closed.

Jack turned the knob and the door yielded to his touch.

The boy considered what he should do now.

It would be a question where he would run across a policeman at that hour, and he had no idea where the nearest station-house was.

His natural pluck suggested that he enter the house and see if he couldn't arouse the inmates and capture the thieves.

With this purpose in view he opened the wooden door and slipped into the entry beyond.

The place was wrapped in a Stygian darkness.

He listened intently but could hear no sounds.

He felt his way on tiptoe to a staircase leading to the floor above.

Removing his shoes and placing them where he could easily find them again, even in the gloom, he walked up stairs.

He found himself standing in a wide hallway, lit by a swinging lamp in front of the hall door.

It had a red shade and the light was turned low.

Two doors led off from the hall on one side, and a glass one at the rear end.

Jack opened the nearest door and looked in.

It was dark and he couldn't see anything.

He entered, closed the door and then ventured to take out his match-safe and strike a light.

He then saw it was a library, very similar to the one in Mr. Rand's house, and communicated with a large salon parlor, the entrance being closed by thick portieres.

There was a desk in one corner, and on top of the desk, which was closed, was a movable telephone stand.

Instantly the idea occurred to Jack to communicate with police "headquarters."

He glided over to the desk in the dark, took the telephone in his hand and put the receiver to his ear.

"What number?" came to his ear.

"Connect me with police headquarters, please, quick!"

The operator at "Central" evidently understood, for after the lapse of half a minute the boy heard a gruff "Hello!"

"Is this police headquarters?"

"Yes. What do you want?"

"I want you to notify the nearest station to Madison Avenue and —th Street that there are two burglars in the house on the southwest corner."

"Two burglars, eh? Who are you?"

"Jack Ashford, messenger for George Rand, stockbroker, No. — Wall Street."

"Are the men in Mr. Rand's house?"

"No."

"Whose house, then?"

"I don't know the owner's name."

"You don't know? What number on Madison Avenue?"

"I don't know the number. It's on the southwest corner of —th Street. The burglars have forced an entrance through the area door in the basement. Tell the officers to enter that way."

"Where are you telephoning from?"

"The library of the house."

"Where are the men at this minute?"

"I couldn't say exactly, but I believe they're on the second floor at work."

"All right," said the voice. "I'll have several officers sent there at once."

The headquarters man rang off and Jack hung the receiver on the hook and replaced the telephone on the desk.

Most any one in Jack's place, after having notified the police, would have retired to the basement and waited for the officers.

Indeed, that was his first idea, but as he shoved the telephone back on the top of the desk his hand encountered the butt of a revolver which lay there.

The moment his fingers closed over it he changed his mind about retreating to the basement.

He decided that with the weapon in his hand he would venture up stairs and see what the rascals were doing there.

By catching them off their guard he might be able to hold them up until the policemen came to take charge of them.

This plan appealed to him because of the very daring of it.

Besides the honor of catching the burglars would be his.

Having once experienced the sensation of public approbation, and seen himself lauded in the newspapers, the idea of coming into the limelight again sent a thrill through his nerves.

He had tasted the sweets of fame in a small way, and it was so satisfactory that he wanted more of it.

Accordingly he walked out into the hall and made his way up to the second floor.

There were three closed doors facing the landing, indicating that many rooms.

He felt sure the burglars must be in one of them.

Cautiously he turned the handle of the nearest door and found himself looking into an elegant tiled bathroom.

He tried the second door and discovered that it was locked.

He put his eye to the keyhole, but could see nothing, then his ear, but could not hear a sound.

He now approached the door of the front room.

Placing his hand on the knob he turned it slowly and then cautiously pushed the door.



It opened an inch or two and he stood listening.

A slight buzzing sound reached his ears, then a few words spoken in a low tone.

That satisfied him that the men were in there, and he wondered what they were doing.

He opened the door further till he could put in his head.

Then he saw the burglars and what they were up to.

Their backs were to him and they were trying to open a good-sized safe set in the wall of the house.

One was on his knees, drilling a hole around the combination lock, the other was standing up flashing the bright round disk of a bull's-eye lantern on the spot.

They worked like men who did not fear interruption, and Jack wondered if they had chloroformed the people asleep on that floor.

He was not aware, of course, of what the burglars had already informed themselves about before they entered on the job—that the owner and his family had gone to a house-party in the country, and were expected to be away the whole week.

## CHAPTER XVI.

### CONCLUSION.

Jack watched the rascals and tried to figure out some way of bringing their crooked work to a termination without putting himself in their power.

While he was thinking about it the man with the drill finished his work and, taking up a small instrument that looked like a miniature bicycle pump he applied the end of a small tube to the hole he had drilled.

His companion placed the dark lantern on a chair and began to work the pump.

In an instant a daring plan occurred to Jack.

It was risky, but the nerviness of it promised success.

He pushed the door open a little more, slipped inside and glided right up behind the unconscious men.

"That'll do," said the man who had done the drilling; "now hand me a fuse."

As he spoke Jack snatched up the dark lantern and flashed it on them, at the same time exclaiming:

"You're pinched. Hold up your hands or I'll fire."

The startled rascals turned like a flash to find an indistinct figure a yard or so away with both arms extended—one hand holding the lantern, the other an object, whose significance they easily guessed from the boy's words.

"Stop where you are!" cried Jack. "If you dare make another move I'll shoot."

He flashed the disk light from one to the other in order to keep them under his eye, at the same time backing slowly away until he had put another yard between himself and them.

As the bull's-eye left one for an instant in the gloom, the fellow moved his hand to his hip pocket and yanked his revolver out quicker than a flash.

Jack caught the gleam of the weapon and, recognizing the peril of his position, dodged just as a blinding flash lit up the room.

The bullet just grazed Jack's head.

Quick as a wink he returned the fire before the crook could cock his weapon.

The fellow uttered a cry as his arm dropped to his side, and the revolver fell upon the carpet.

Under cover of the smoke the other man drew his gun, took scarcely any aim and pulled the trigger.

The third report went ringing through the house, adding terror to the already frightened servants on the fourth floor, who did not know what to make of the fusilade going on below.

The ball went through Jack's coat, under his arm, fortunately not touching him.

This time he did not care if he killed the rascal who shot last, and fired point blank at him.

The fellow sank down with a groan, for Jack's bullet had broken his collar bone.

At that exciting moment a patrol wagon drove up with half a dozen policemen in it.

The female servants were screaming from the front windows above and the whole neighborhood was aroused.

Three of the officers immediately entered the house, while the others took up positions to intercept the burglars if they tried to leave the building.

"Now, you rascals, do you give in or not?" demanded Jack.

The fellow with the broken arm uttered an imprecation and made a rush for the door.

"Stop!" roared the boy. "Stop! Or your blood be on your own head."

The fellow stopped because he saw that Jack had him at his mercy.

"Back up against that safe," cried Jack, and the burglar backed to the indicated point.

Just then he heard the tramp of feet on the stairs, and a moment later a policeman with his lantern walked into the room.

Another officer followed at his heels.

The light was first flashed over Jack as he stood pale and determined, with the blood running down around his left ear from the light furrow made by the bullet wound.

He was holding the broken-armed burglar to the safe with his bull's-eye lamp and pointed revolver.

"There are your prisoners, officers. They made a target of me, both of them, and I returned the compliment. I don't know whether I've killed one of them or not, but it was their lives or mine, and I was lucky to escape their two shots fired at such close quarters."

The third policeman entered at that moment.

"Light the gas, Barker," the first officer said, "so we can see how things are here. There's been shooting."

That was evident even from the strong smell of powder in the air, without considering the casualties.

In a few minutes the gas was lit and the officers were able to size up the situation.

The broken-armed fellow was handcuffed to one of the officers.

The other was pronounced to be badly but not fatally wounded.

"You will have to go with us, young man," said the officer in charge. "You can tell your story to the sergeant at the station."

As the officer spoke the ormolu clock on the mantel in the room struck three.



One of the cops raised the front window and called two of his brother officers to come up stairs.

Jack pointed to the hole in the safe which had been drilled.

"They were pumping something into the holes when I started in to hold them up," he said.

"Powder to blow the safe door open," replied the policeman. "Was it you who telephoned headquarters?"

"Yes," replied the young messenger.

"What's your name?"

"Jack Ashford."

The other two officers now appeared.

"Take that wounded man downstairs and put him in the wagon," said the leader of the party to the newcomers.

"Jones, march your prisoner down. Barker, gather up those tools and carry them to the wagon."

The officer then started to go up stairs and met the man servant who, finding that officers were in the house, ventured down.

The policeman questioned him, and found out that neither he nor the women knew anything about the affair beyond the pistol shots, which had awakened them.

One officer was left on the premises, the rest, with Jack, mounted the patrol wagon, which immediately started for the station.

There the boy told his story, while the house surgeon was attending the wounded men.

The chap with the broken collar bone was removed to Bellevue Hospital under guard, and the other one locked up after his arm was bandaged.

A reporter, who had been sent to the station from the news bureau opposite headquarters, interviewed Jack, and got enough out of him to write up a very graphic account of the affair for the early edition of the afternoon papers, which was printed and on the streets about nine o'clock in the forenoon.

The surgeon washed Jack's slight wound and put a piece of sticking plaster on it, after which the boy left the station for his home, promising to appear against the prisoners at the Tombs Police Court about eleven in the morning.

Jack didn't get to bed till five o'clock, and slept till half-past nine.

Then he got his breakfast and went to a drug store and telephoned the cashier that he would not be down till about noon, briefly explaining the reason therefor.

By that time the newsboys were selling the early editions with a full account of the attempted burglary, and how it had been nipped in the bud by Jack Ashford, the young Wall Street messenger.

Willie Day, who had been called on to carry messages till Jack showed up, bought a copy of the paper and brought it to the office, where the story, with a big scare heading, was read by Mr. Rand, and afterward by everybody in the office.

Jack went directly to the police court and reported.

Only one prisoner was brought in, and after the boy had given his testimony, and a Central Office detective had identified him as an old offender whose picture was in the Rogues' Gallery, he was remanded for action by the Grand Jury.

Ultimately the men were tried in General Sessions, and Jack's evidence was largely responsible for their conviction.

They got long terms in Sing Sing.

Of course, Jack was once more regarded as the most famous boy in Wall Street.

His picture appeared in several of the papers, and he had all the limelight that he wanted.

The gentleman whose house he had saved from being robbed was a wealthy merchant, of Hanover Square.

He presented Jack not only with his thanks but a check for \$1,000, as evidence of his appreciation of the boy's plucky conduct.

As for Edna, she declared that Jack was more of a hero than ever, and she was very proud of him, indeed.

Jack's popularity after that clung to him, and the brokers came to look upon him as one of the features of Wall Street.

He did not get a swelled head over it, but bore his honors with becoming modesty, and this fact did more to maintain his standing among the traders than anything else.

Pluck is always admired and appreciated, and Jack had proved his beyond any question.

Mr. Rand was very proud of him, and it wasn't very long afterward before he advanced the boy to a desk in his counting-room.

Then it was that Jack, finding his opportunities to speculate somewhat curtailed, told his employer about the money he had made in the market while he was a messenger.

The broker was amazed at his story, and would have been inclined to doubt it, only the boy had the cash to prove it.

At Jack's request he took charge of his funds and invested them to such good advantage that the boy secured an income of nearly \$7,000 a year.

Jack's advance was rapid, and after two years' experience at the desk he was made Mr. Rand's representative on the floor of the Exchange, and he soon proved his value in that capacity.

Now Jack is Mr. Rand's partner and his son-in-law as well, and will be the sole representative of the business before many years, as Mr. Rand is making his plans to retire from active work in Wall Street.

The facts for this story, as well as many more that could not be used, owing to the limited space at our command, were obtained from the gentleman who figures herein as Jack Ashford, which, of course, is not his real name.

He is a shining example of the many who have risen from the ranks to a position of importance and wealth in the community.

There are others as smart as he who have not been as successful, but, as he has remarked, it was Just His Luck.

THE END.

Read "OUT WITH HIS OWN CIRCUS; OR, THE SUCCESS OF A YOUNG BARNUM," which will be the next number (143) of "Fame and Fortune Weekly."

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## GOOD STORIES.

In reference to the height of elephants, ten feet in males and eight feet six inches in females—vertical height at the shoulders, measured as a horse—are very rarely attained, and are not exceeded by one animal in five hundred.

"My venerated grandmother looked at me rather scornfully when I approached her clad in my first overcoat, and I'll never forget the 'roasting' she gave me for having one," said J. M. Bond, of St. Louis. "She said that no sensible man would descend to the effeminacy of an overcoat and that the effect of wearing one was to reduce vigor and the hardiness that comes of battling with cold weather. She pointed to the fine example of a statesman with whom she had a personal acquaintance, the Hon. Hannibal Hamlin, elected Vice-President of the United States with Lincoln, who in his whole career never put one on, no matter how low the mercury dropped."

Every new Congress brings to Washington the meanest man in Christendom. A Western senator arranged recently for the construction of a barn. "I want the work done as economically as possible," he told the carpenter. "It will save money, won't it, to drive one nail instead of two into each board?" "Yes," was the reply, "but the barn won't be as strong." "That's all right," responded the thrifty senator. "You go ahead with the work, using one nail in each board." When the carpenter finished, the senator used a Western Union blank to call his secretary to his home, "to do some work which had accumulated." Upon the latter's arrival he disposed of a number of letters, and then said: "Here are four pounds of nails. I want you to drive an extra nail in every plank in that barn." As the Government pays the salaries of senators' secretaries, it is readily apparent that the Western economist saved something in having him, instead of the carpenter, drive the requisite number of nails into the barn.

At Hagenback's Zoo, in London, says the "Journal of Royal Microscopical Society," a specimen of python reticulata, about twenty-five feet in length, swallowed on June 7, 1906, a swan weighing eighteen pounds, and two days later a roebuck of sixty-seven pounds. Another swallowed within two days two roebucks of twenty-eight and thirty-nine pounds, and soon thereafter a chamois of seventy-one pounds. In two and a half hours only the hind-quarters and the limbs of the prey were visible. When a flashlight photograph was suddenly taken the python disgorged its booty in the space of half a minute. A. Sokolowsky reports on the same subject: In a few days a weight of 84 pounds was swallowed; 138 pounds in nine days. The pharynx can be dilated to a width of one millimetre forty to forty-five centimetres. A goat of eighty-four pounds in weight was engulfed and took nine days to digest.

After a meal the python remains inert in the water. The appetite for a second meal a few days after the first is remarkable. On the other hand, two specimens remained from spring to November without eating at all, and yet persisted in good condition.

A west side congregation was called upon not long ago to choose a pastor. The last three ministers had been persona non grata with most of the parishioners; and before selecting another the congregation did some pretty hard thinking. There was one woman of experience whose voice carried particular weight. Preacher after preacher was invited to the pulpit for a trial sermon, and all, in the final analysis, were rejected by the female arbiter. At last there came along a possible incumbent who met with her approval. "The reason I am sure he will give satisfaction," she said, "is because he has the right kind of a wife for a minister. She allows him to rant around all he wants at home, and doesn't sass back. I found out a long while ago—shortly after I was married myself, in fact—that a man who hasn't that privilege at home works off his spleen elsewhere. A minister vents it on his congregation. That was why we couldn't stand the last preacher. This one will be all right. We won't hear a peep out of him." And upon that unique recommendation the congregation really did give the man a call. According to last accounts both he and the congregation were doing well. The wife has not been heard from.

## JOKES AND JESTS.

"I say, why don't you marry the heiress? She has a long purse." "Yes; but she has had it too long."

"I hear yer frien' Tamson's married again," "Aye, so he is. He's been a dear frien' tae me. He's cost me three waddin' presents an' twa wreaths."

Hospital Physician (to reassure him)—That snake you see is not a real one, you know. Delirium Tremens Patient—You see it, too, do you, doc? Ah, ha!

"Now, Patsy, if it should come to a real issue which would you rather lose—your money or your life?" "Me loife, begorra. Oi'm savin' me money for me ould age."

Languid Lannigan—After all is said, pal, money ain't everyting. Dry Deegan—I knows it frum experience—I wunst found a \$5 bill near de center uv a prohibition state.

"Johnny, where's your sister?" "Up in her room." "I quarrelled with her yesterday and I am sorry; won't you go and ask her if she'll make up?" "She's makin' up now."

Redd—I understand that new automobile of yours goes like the wind? Greene—That's right. Nobody can tell just when the wind is going to start or when it is going to stop.

"I suppose you visited all the points of interest while you were abroad," said one young woman. "No," answered the other, "we were so busy addressing post-cards to our friends that we hadn't time to do much sightseeing."

"You can't imagine," said the musical young woman, "how distressing it is when a singer realizes that she has lost her voice." "Perhaps not," replied the plain man, "but I've got a fair idea how distressing it is when she doesn't realize it."

"Who's that old chap that scowled at you as he passed?" asked the policeman with the scar on his chin. "He's a pawnbroker I hauled up for receiving stolen goods a month or two ago," said the red-headed policeman. "He's got a grouch." "I see. He's a spite fence." butted in a listening reporter.



## A SINGULAR DELUSION

By Col. Ralph Fenton.

When the doctor asked me if I had ever heard of the celebrated Braddon case I was compelled to reply in the negative, although I promptly asked him to give me the details.

My interest pleased him, and, coughing to clear his throat, he told me the story in his own inimitable style.

"Insanity," he remarked, "has a thousand varying phases. The lay member of the community always thinks of insanity as of the violent type, whereas that type of mental disease is the smallest in percentage of all the differing phases.

"The largest percentage of cases come under the head of what we may call hallucinations, or delusions. That being stated, I will tell you about the Braddon case."

I will put it, as nearly as possible, in the doctor's words.

The whole community was greatly shocked when, one day, the papers gave them an account of the disappearance of the pretty little daughter of Mr. and Mrs. Howard Braddon, coupled with the assertion by the wife that the husband had drowned the child.

The circumstances of its disappearance were these:

The child was put to bed at the usual hour by its nurse, who did not again see it. Mr. Braddon was absent for the evening, but returned about nine o'clock, being somewhat earlier than he expected would be the case when leaving home about seven. Mrs. Braddon had remained at home.

Mr. Braddon's story was that on returning home he looked into the sitting-room, and, seeing no light there, supposed that his wife had ascended to their private room. The child slept in an adjoining apartment, through which Mr. Braddon passed to reach the other, the distance being a little less than if he had passed along the hall to the door of his own apartment.

In passing through the room devoted to little Lurline's use he involuntarily glanced toward the bed. He saw that it was empty, but thought only that his wife had the child on her lap in their room. When, however, on reaching their room, he saw nothing of his wife or of the child, a feeling of alarm thrilled him.

He hastened downstairs again and there found his wife sitting by a window of the sitting-room, gazing out toward the river, that lay glistening under the moonlight at a distance of only a few hundred feet.

He spoke to her, and she at first did not answer him.

"Asleep," he muttered, and then laid a hand on her shoulder.

She started sharply, and as she turned her face toward him he could see by the moonlight that tears were on her cheeks.

"What has happened, Mollie?" he asked, quickly. "Why are you crying? And where is Lurline?"

According to his statement, he was rendered so weak by her answer that a straw could have knocked him off his feet.

She answered him:

"Where is Lurline? A pretty question to ask me—you, who but this hour stained your hands in her innocent blood!"

He dropped on a sofa, and was unable to rise for several minutes. Then, pulling a bell-cord, he summoned a servant, and bade her care for her mistress. He then went through the house from cellar to garret, hunting for Lurline. Not a trace of the child was to be found.

The servants took the alarm, and in a short while there were over a dozen of the neighbors present.

In their presence Mrs. Braddon accused her husband of having murdered their child.

Those who listened could hardly believe the evidence of their ears. Howard Braddon murder his own child! It was an impossibility! Still the charge was solemnly made, was solemnly repeated, and the police officer who presently arrived had no resource but to place Howard Braddon under arrest.

The wife now told her story.

After the departure of her husband she had visited Lurline's room, and seen that the child was peacefully sleeping. After

that she had descended to the floor below, and seating herself in the window, had remained there, watching the play of the moonlight on the water, as she was notably fond of doing.

It was about a quarter of nine when suddenly a man's figure passed between the moonlight and herself, as he crossed a little knoll that would lie in his way had he come from the rear of the house.

She instantly recognized the figure as being that of her husband, and also saw that he had an object in his arms. It was a second or two before she discovered that the object was a child—a child in its nightdress. A horror seized upon her—although why, she could not say. Still another minute, and then a child's cry came echoing to her ears.

She recognized the voice—it was that of her child, that of little Lurline, whom she had left peacefully slumbering in her crib but a short time before.

Howard was moving toward the river, and something in his movements impressed her that he was about to drown the child. She tried to rise then, but could not, and, sitting fascinatedly there, saw the man go down to the river's brink and thrust the white clad little one beneath the water.

That was her story.

She was willing to swear to the recognition of her husband, and she could not be mistaken in the voice of her own child.

The river was dragged for the recovery of Lurline's body, but it was not found. This, of course, was easily explainable on the ground that it had been carried away by the current, and, as the tide was running down at the time, it might readily have drifted out to sea by the time the dragging was begun.

It consequently made a clear, straight case against Howard Braddon.

There had never been any difficulty between Braddon and his wife. They had lived exceptionally happily together, so there was no ill-will to attribute her testimony to. Indeed, her evidence came with evident reluctance, which made it all the stronger.

Howard Braddon realized that he was in a tight box, and he procured the most able lawyers to defend him. What their line of defense would be none could say. To the general mind, there was no possible defense. His wife, loving him dearly, testified that he had committed this most dreadful of crimes. And she had nothing to gain by his conviction—indeed, everything to lose, because the wealth which Braddon had inherited from his father was held only on conditions, and in case of his conviction would go in other directions, and the wife would not even have a support afforded her.

On the contrary, in a certain sense, Howard Braddon would benefit by the death of his own child, as he was its legal heir, and property held in trust for Lurline would now become his, without let or hindrance.

All these circumstances, combined, placed Braddon in a position the reverse of enviable. His life was in a scale; and the feeling in general was such that his lawyers frankly told him that unless something could be done to upset his wife's direct and positive testimony a jury would certainly condemn him.

If innocent, he was placed in an awful position. If guilty, he had the knowledge hanging over him that he was sure to suffer the penalty of his deed.

It was only a few days prior to that set for the trial when one of Braddon's lawyers came to me. It had occurred to him, as a last hope, that Mrs. Braddon's testimony might be impeached on the score of mental unsoundness.

I was a little indignant at the manner in which the matter was broached, but the lawyer hastened to assure me that he wanted nothing done that savored of wrong to anybody.

"But," he said, "I am satisfied that my client is innocent. I have known him from boyhood, and am positive that he is incapable of so monstrous a crime. In some manner he has become the victim of a singular chain of circumstances that I cannot grasp, and the fact stares me in the face that unless something is developed he will be convicted and hung. It occurred to me an hour ago that possibly Mrs. Braddon might be under some delusion, and I should like you to see her. Will you do so?"



I was deeply interested. A man's life was at stake—a man who was claimed to be all that a high-bred and honorable man should be.

I promised him that I would go and see Mrs. Braddon the next morning, and, in accordance with that promise, I rang the bell of the magnificent mansion on the bank of the river at eleven o'clock the next day. On being requested to enter by the servant, I rejoined that if there was no objection I would take a seat on the piazza, and watch the river, until her mistress could see me.

I was sitting there, admiring the splendid view, when the rustling of a dress informed me of somebody near. I rose at once, and faced a lady dressed becomingly in mourning, and whose face was as sad as it was white.

Asking if she would excuse me for keeping on my hat, as I was subject to cold in my head, and receiving an affirmative answer, together with the assurance that the lady would rather give me audience there, I said to her:

"Doubtless my name is familiar to you?"

"Yes, I have heard much of a physician by that name, if you are the one."

"I am."

"Might I inquire why you wished to see me?"

"Yes. It is in relation to—pardon me if I open a deep wound and cause it to bleed afresh—your child."

Tears sprang to her eyes at once. I waited a minute, and then I said:

"I have, of course, heard your story of that terrible night. If you will consent, I should like answers to a few questions. The first is, why did you not cry out when you saw your husband forcing the child under the water?"

She lowly answered:

"It was impossible. I was deprived of the power of speech or motion."

"How long was it from the time when you first saw your husband cross the knoll until he reached the river?"

"About four or five minutes."

"After he had committed the crime what did you do?"

"Nothing. I sat where I was."

"You did not get up—did not seek to alarm the servants?"

"No."

"How long a time elapsed after that before you felt your husband's touch on your shoulder?"

"Nearly half an hour."

"Did you hear him enter the house and go upstairs immediately before that?"

I noticed that her face clouded in a doubtful way, then she slowly answered:

"I can't say certainly whether I did or not. I don't think I did, and yet I have a vague impression that somebody's steps going upstairs attracted my attention."

If ever I saw a sane face, that of this lady was sane.

"You had never suspected your husband could do such a thing?"

"No."

After that I sat for a long time buried in a brown study.

At last, as if by an inspiration, I said:

"It all seems to you like a hideous dream, doesn't it?"

"Yes! yes!" she eagerly replied. "I can hardly make myself believe, at times, that it is not a dream. And I remember that my arms were resting on the window-sill and my head pillowed on them, and it appears as though I must have been asleep, or in a condition where I was the victim of a delusion."

"Madam," I said, solemnly, "that is precisely what happened. You are the victim of a delusion. You fell asleep there, and began to dream. Undoubtedly little Lurline was stolen from her cot, and you heard her cry. It wove itself into your dream, and after events saddled upon your mind an insane delusion that may cost your husband his life."

I felt that my statement was true—felt it with the force of a strong and powerful conviction. And then I gained from her that on several occasions she had been the victim of dreams so terribly realistic that it had been a difficult matter to rid her mind of a belief in their truth.

I reported to the lawyer, and he at once employed a detective to work from this basis. The happiest results followed. An Italian was learned of as having been sneaking around the premises, and the clew was pursued for all it was worth.

On the very day before the trial was to come off, in a dirty and dismal hole in the slums of the city, the detective found Lurline. It disposed of the idea of her having been drowned at the hands of her father. The Italian who had stolen her was captured at the same time, and made a confession to the effect that he intended to wait for a time and then offer to return the child for a reward.

Being unable to read, he had heard nothing of the precarious position in which his stealing the child had placed its father. As I supposed was the case, and as the Italian admitted, the child had uttered a cry of terror as it wakened in his arms, after leaving the house, which cry it was the mother had interwoven with her realistic dream, the whole forming as deep a delusion as one may imagine—and terrible, in that, had not I been called in, the probabilities are that it would have cost a human life, that a wife would in open court have sworn away the life of the husband she dearly loved.

Delusions such as these are rarely recorded as insanities, yet they rightfully belong among the vagaries to which the human mind is subject. Needless to say, Mr. Braddon was acquitted honorably.

His wife feared that he could never forgive her, but he did forgive her, and I doubt if there is a happier couple in the whole United States than Mr. and Mrs. Howard Braddon. And the best of it is that she no longer has any delusions of great or small degree.

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The Seminole Indians believed that when the Great Spirit created this world He made three men, all fair of skin. He led them to a lake and bade them jump in. The first obeyed and came out whiter than when he entered the waters; the second hesitated, going into the lake when the water was a trifle muddy, hence came out copper colored; the third leaped in last and came out black. According to the legend the Great Spirit then led them to three bundles, asking each to choose one. The black man chose the heaviest, which was found to contain spade, hoes and other implements used in the performance of manual labor; the second found in his sack a fishing rod, a gun and warlike weapons; the white man chose the sack which contained pen, ink and paper, and this, so the story goes, laid the foundation for his superiority over other races.

The first American glass factory was erected in the town of Temple, N. H. Washington, in his diary, speaks of glass being made in New Haven, Conn., in the year 1789. One would suppose by the language he uses that he considers it a new and quite extraordinary affair. It was nine years previous to this, and during the very war whose issue first enabled the country to commence its own manufacturing, that Robert Hewes of Boston began to carry out the project which he had long conceived, but had hitherto found impracticable, if not impossible, under English rule—that of making glass in America for America. In 1780 Mr. Hewes selected a site for his factory secure from the British forces (his glassblowers were Hessians and Waldeckers—soldiers who had deserted from the British army), and he must have had an eye for the beautiful in nature. He chose a spot on the north slope of Kidder Mountain, near its base. To the northwest Mount Monadnock rears his granite crown, standing like a giant sentinel; to the north, and running east, are the Temple Mountains, bold and precipitous; to the east a beautiful valley holds in its embrace the towns of Wilton, Millford and Nashua, while to the northeast Joe English Hill and the Uncanernucks Mountains conceal the city of Manchester. The place is now reached by a two-mile walk over an old road, long a stranger to travel other than by grazing cows and nature loving tourists. The stonework about the ovens and the foundations of the building are all that now remain to remind us that here was another example of the American people's struggle for independence.



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